Government of Bengal

Annual Report on the Working of Co-operative Societies in the Presidency of Bengal

For the year ending 30th June 1941

Superintendent, Government Printing
Bengal Government Press, Alipore, Bengal
1942

Price—Indian, annas 12; English, 1s. 4d.

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Agents in India.

Messrs. S. K. Lahiri & Co., Ltd., Printers and Booksellers, College Street, Calcutta.

Messrs. Thacker, Spink & Co., Calcutta.

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No. 10759.

FROM A. AHMED, ESQ., I.C.S.,
Registrar of Co-operative Societies, Bengal,

TO THE JOINT SECRETARY TO THE GOVERNMENT OF BENGAL, CO-OPERATIVE CREDIT AND RURAL INDEBTEDNESS DEPARTMENT.

Calcutta, the 25th December 1941.

SIR,

I have the honour to submit the Report on the Working of Co-operative Societies in Bengal for the year ending 30th June 1941.

I have the honour to be,

SIR,

Your most obedient servant,

A. AHMED,

Registrar.

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Annual Report on the Working of the Co-operative Societies in the Presidency of Bengal for the year ending 30th June 1941.

PART I—GENERAL.

1.—Policy.

I took charge of this department from Khan Bahadur A. M. Arshad Ali who retired on the 1st of January 1941. Some aspects of policy are reviewed below:—

Agricultural Credit: (*i*) **Frozen debts.**—The agricultural credit movement continued to give anxiety to the department and to absorb most of its attention. The position briefly is that a number of Central Banks are unable to meet their commitments to depositors, a large number cannot even meet the cost of their establishment without drawing upon their capital. Such has been the case now for some years. If the year is good and their collections improve these banks show signs of revival; when crops are below normal or prices are low they revert to stagnation. In the past various expedients have been tried to liquify the frozen assets of these banks. Repeated concessions have been given to the members by way of remission of arrear interest due and in some cases even of part of the principal in the hope of stimulating repayments. These concessions generally failed to achieve their purpose, as indeed any concession which does not take into consideration the actual repaying capacity of the debtor must fail. A concession to be effective must be based on the actual repaying capacity of the debtor. If frozen debts are to be thawed they must be reduced to an amount which the members of the societies can pay. Nothing short of this will suffice. Unfortunately many of the Central Banks have not yet sufficiently grasped this cardinal fact and still look upon debt settlement boards set up to reduce debts to an amount which the members would be actually able to pay with disfavour and suspicion.

It is becoming increasingly clear that the agricultural credit movement in this Province has reached a stage when no mere tinkering will suffice. No measures that do not go to the root of its troubles will help to revive and rehabilitate it. The Co-operative Societies Act of 1940 which will come into force shortly will go to solve some of the administrative difficulties and enable societies more effectively to deal with recalcitrant members or wilful defaulters and to prevent a repetition of mistakes that were committed in the past. But the fate of the Central Banks is bound up largely with their ability to liquify and recover the loans now lying frozen in their societies. Any scheme for rehabilitating them must therefore concern itself primarily with the problem of these loans. The most important thing obviously is to ascertain how far these loans are recoverable; in other words, what is the amount that the members can actually repay and what are their assets. Not until this is ascertained will it be possible to devise any satisfactory rehabilitation scheme to set these banks on their feet. It is with this end in view that Co-operative Debt Settlement Boards have been set up. They will not only facilitate the recovery of these loans by reducing them to an amount which the members can pay, but will also furnish the Central Banks valuable data as to the reality of their assets, data which, as pointed out above, are essential to the framing and execution of any rehabilitation scheme.

It is essential that this examination of the repaying capacity of individual members should be conducted with the greatest possible speed. Unfortunately the work of the Central Bank Debt Settlement Boards now working has been slow. Steps have been taken to remedy this defect and proposals involving a large increase in the number of these boards have been submitted to Government.

But matters will not be left at that. It is intended meantime to reconstruct agricultural credit societies and to introduce other changes calculated to strengthen their financial position and improve their working. Proposals to this effect have recently been submitted to Government. Some of these proposals are far-reaching and somewhat unorthodox in character but, as stated above, the agricultural credit movement has come to a stage where it demands a realistic recognition and handling of its problems.

(*ii*) **Short-term loans.**—It is necessary to revise some of our ideas about the demand for short-time loans and the manner in which it could best be met. It is difficult to estimate the extent to which private supplies of rural credit have shrunk. But it is almost certain, however, that the shrinkage is not as great as is generally assumed. For in no year throughout the depression when the cultivators were unable to repay loans already contracted and creditors unwilling to lend or even after the setting up of debt settlement boards and the passing of other debt legislation, making money-lending less

remunerative, than previously, has any considerable portion of the land remained uncultivated for lack of necessary finance in any part of the Province. This fact goes to show that there has been no serious shortage of credit in so far as the basic requirements of the agricultural population are concerned. It appears that money-lenders are still issuing short-term loans on the personal credit of the borrower though this type of lending is not on anything like the scale on which it went on before the depression set in. In this connection it may be noted that loans incurred after the 1st of January 1940 have been excluded from the operation of Debt Settlement Boards. Further, the restrictions imposed by the Money-Lenders' Act will ordinarily operate only when a debtor seeks the help of a Court. Debtors who can be trusted not to force the creditor to a civil court or who are unable to do so, can be and are in fact being advanced short-term loans by money-lenders on personal security as in the past. The majority of the cultivators, however, can obtain the necessary finance only by selling or pledging property and it is because of this that while improvident borrowing has largely disappeared the demand for assistance from Government or co-operative societies has become insistent.

Obviously Government cannot meet the requirements of the entire agricultural population—a simple fact but one which people in this Province are inclined to overlook in their anxiety to help agricultural debtors or in their zeal for reforming the machinery of rural cerdit. To finance agriculture we must harness private capital. It is necessary therefore to devote increasing attention not to passing legislation likely to restrict or destroy private supplies of rural credit in the hope that the deficiency so caused will be supplied by Government but to improving the working of and strengthening credit societies so that private capital may begin to reflow into them and through them to the cultivators generally. Till it does so the necessity for Government to place funds at the disposal of co-operative societies for short-term loans will continue. But the supply of credit by Government should not be looked upon as an end in itself.

While it is the aim of this department to bring within the ambit of co-operative credit every cultivator who needs loans for agricultural operations as rapidly as possible it has been found necessary to strike a note of caution in the matter of organising new societies. In the years 1939 and 1940 some 13,000 societies were organised and it appears that in their anxiety to help cultivators obtain cultivation loans organisers have at times preferred to achieve speedy results rather than sound organisation. Departmental officers have been warned that new crop loan societies should be organised only where there is a genuine and spontaneous demand for such societies from the cultivators and that while such demand should be met as speedily as possible under no circumstances should organisation be undertaken hastily or the mistakes committed in the past repeated.

On the whole the present system of issuing crop loans has so far been successful. In 1939-40 (financial year) some Rs. 20 lakhs was so issued (Rs. 13½ lakhs from Government and the rest by the Provincial Bank out of its own funds) and fully recovered. In 1940-41 (financial year) Rs. 45½ lakhs was issued as crop loans of which Rs. 40·12 lakhs was recovered in cash. The occurrence of this default is disquieting but it is ascribable generally to the disastrous fall in the demand for and the price of jute that year and the failure of crops in certain areas. Government have provided Rs. 60 lakhs in the budget for 1941-42, of this about Rs. 44 lakhs had been issued by the middle of September 1941.

The working of this system has, however, disclosed certain shortcomings. Firstly, it has become necessary to secure closer co-operation of the District Officers to avoid overlapping of finance, that is, (1) to prevent agriculturists from borrowing simultaneously from co-operative societies and from the district authorities, and (2) to ensure that wilful defaulters to whom crop loans are refused as a disciplinary measure do not obtain agricultural loans. Proposals to this effect have recently been put up to Government. Secondly, contrary to the expectations originally entertained, in the majority of the Central Banks the issue of these loans has adversely affected their financial position. When in 1939 Government decided to place funds at the disposal of the Provincial Bank for the issue of short-term cultivation loans to cultivators through co-operative societies they intended thereby not merely to help them to finance agricultural operations for which credit was otherwise difficult to obtain but expected that these loans would go to revive the agricultural credit movement generally. It was hoped that the issue of these loans through Central Banks would enable and encourage members to repay their old debts in an increasing measure and would at the same time leave these banks with some profit on short-term loan transactions. The expectation has not always been fulfilled. So far from improving recoveries of old loans, the issue of short-term loans has in the case of many banks had the effect of reducing them, partly because the collecting staff of the banks devoted its attention primarily to the collection of short-term loans and collection of old loans fell into the background, and partly because members

seemed to think that in order to obtain crop loans again it was necessary to repay only the crop loans due and that it was no longer essential to repay old loans. Every effort is being made to disabuse their minds of this impression and to impress on the staff the necessity of treating the collection of old loans as of equal importance to that of crop loans. Further, it appears that a number of Central Banks have lost rather than gained by undertaking the issue of crop loans: their cost of collecting these loans has exceeded the profit derived from this business. It seems that if this business is to pay, Central Banks and the societies affiliated to them may have to raise the rates of interest charged on these loans. The matter is being considered by Government.

(*iii*) **Medium-term loans.**—Co-operative societies are as a rule confining themselves to issuing short-term loans not exceeding Rs. 25 per member, the actual amount is in most cases much less being determined by the requirements of each member and by his repaying capacity. Agricultural purposes for which medium-term loans are necessary are not covered by these loans. It is admitted that there is a considerable demand for medium-term loans for purposes such as purchase of cattle, ploughs and other agricultural implements. In view, however, of our past experience in respect of medium-term loans it is not intended to advise societies to issue such loans until the whole credit movement has been put on a sounder footing. In any case how far this business can be undertaken will depend on the extent to which private capital will be willing despite past experience to finance co-operative societies for this purpose and this in its turn will depend on the extent to which these societies can be reconstructed so as to command public confidence.

(*iv*) **Long-term loans.**—Long-term credit is being increasingly left to land mortgage banks to supply. Five Land Mortgage Banks have been working in this Province for the last 6 to 7 years. It is proposed to set up another 5 as soon as the question of financing them for which proposals have been submitted to Government is settled. The working of the existing banks however shows that there is perhaps not as great a demand or scope for long-term credit at the present time as is generally supposed. By June 1941, that is, during nearly 7 years of their working, these banks had received applications for loans amounting to only Rs. 30·56 lakhs. Of these applications for loans amounting to Rs. 11·55 lakhs only could be accepted; others had to be rejected owing to insufficiency of title or of the security offered. Loans amounting to Rs. 8·53 lakhs had been actually advanced till then and it is of interest to note that about 91 per cent. of these loans were for the redemption of mortgages and prior debts. Only about Rs. 7,000 was borrowed for the improvement of land or the method of cultivation.

There are however several factors which have impeded the progress of these banks. These are discussed later in the report. The most important perhaps is that the banks were able to secure a comparatively small reduction in the claims of the creditors and that the loans issued by them carry interest at 8 per cent. This has led many prospective borrowers to seek instead the facilities offered by debt settlement boards which secure larger reductions in the claims of the creditors and whose awards generally carry no interest. Steps have been taken to revive and improve the working of the Land Mortgage Bank Debt Settlement Boards and instructions have been issued that every application for loan should in the first instance go to this board for settlement before the bank can sanction the loan. This procedure will enable the bank to secure a greater reduction in the claims of the creditors in so far as the Debt Settlement Board has powers to deal with recalcitrant creditors which a land mortgage bank has not and should help thereby to popularise these banks.

Co-operative Marketing.—Particular attention is being devoted to the linking of agricultural credit with marketing. A considerable part of the crop loans issued in 1940-41 was realised in kind through the multi-purpose (marketing) societies specially those at Parbatipur, Hili and Pulhat in the district of Dinajpur. Very little, unfortunately, of the old loans was so realised. Increasing attention is being devoted to co-operative marketing and during the last 3 years some 33 multi-purpose societies had been brought into being, of which 22 were registered comparatively recently. In the year 1939-40 the Provincial Bank financed these societies to the extent of Rs. 2·60 lakhs and in 1940-41 the loans issued by it to these societies amounted to Rs. 4·81 lakhs. The entire amount was recovered punctually. I inspected a number of these societies to study their methods of work and to devise means whereby co-operative marketing could be further developed. Detailed instructions have since been issued to rectify defects noticed in their working and a scheme has been submitted to Government for the expansion of co-operative marketing in the Province.

2.—Administration.

The post of a Deputy Registrar remained vacant throughout the year. Khan Bahadur Choudhury Afsar Ali held the second post of Deputy Registrar. Babu Krishna Ballav Pal Choudhury, Chief Auditor, resigned in February 1941 and Babu Sushil Chandra Lahiri, Divisional Auditor, was appointed to this post pending direct recruitment. Opportunity has since been taken to make the pay and prospects of this important post more attractive.

There were 16 Assistant Registrars besides the Assistant Registrar in charge of Industrial societies. They were on tour on an average for 161 days each during the year. They have been instructed to devote greater attention to the rural credit societies and to the working of Co-operative Debt Settlement Boards.

The total number of Inspectors was 136 against the sanctioned strength of 149 including 31 temporary posts. Sixteen of these Inspectors were employed exclusively on running audit and 2 were employed as Instructors at the Dum Dum Co-operative Training institute.

The strength of the audit staff remained the same as in the previous year, being 273. This is exclusive of 4 Auditors employed as Instructors at the Training Institute, 21 Auditors employed in the peripatetic instructional units for training the Secretaries of rural societies and 5 Auditors employed as Managers of Land Mortgage Banks. Of the 273 Auditors in the general line, 32 were employed for the audit of Central and bigger Urban Banks.

Forty-two posts of Assistant Auditors were created during the year of which only 18 had been filled by the end of the year. Vacancies in the posts of Inspectors, Auditors and Assistant Auditors will be filled as soon as the candidates selected complete the training which they are now undergoing.

The present condition of the agricultural credit movement, the issue and recovery of crop loans, the recovery of the old loans of Central Banks, the organisation and working of marketing societies and the working of Co-operative Debt Settlement Boards have imposed onerous duties on the Inspectors, Auditors and Assistant Auditors, duties which do not normally fall within the sphere of their responsibilities, and have made their charges extremely heavy. Each Auditor's and Assistant Auditor's charge consists on an average of as many as 132 societies. Proposals made to Government for the re-organisation of these societies would help to lighten these charges.

Audit fee.—Rupees 4·87 lakhs was assessed as audit fees for the year. The total demand for the year was Rs. 14·32 lakhs inclusive of arrears from previous years amounting to Rs. 9·45 lakhs. Only Rs. 2·97 lakhs was actually realised. The expenditure incurred for maintenance of the audit staff during the year was Rs. 5·19 lakhs of which only Rs. 2·87 lakhs was payable from the audit cess realised, the balance was debited to provincial revenue being on account of anti-malarial and infant societies (societies under 18 months old). Thus although the collection of audit cess was extremely unsatisfactory, the cost of audit staff payable out of audit fees was covered leaving a surplus of Rs. ·10 lakhs which was credited to the Audit Cess Fund which stood at Rs. 9·30 lakhs at the close of the year. This fund originally amounted to Rs. 10·36 lakhs and was created out of surplus collections during the years 1917-18 and 1934-35. Since then the staff has been greatly increased and collection of audit fees which has been consistently bad for many years has failed to meet even the cost of the staff every year except during the year under review. The whole system of levying and collecting these fees requires overhauling. This question has been gone into and proposals including remission of unrealisable arrears and a more equitable distribution of the burden of audit fees as between agricultural and urban societies are now under detailed examination. Instructions for ensuring better collection have been issued.

Supervisors.—The number of Supervisors employed by the Central Banks rose to 740 from 677 employed during the previous year. The pay and prospects of the Supervisors as well as the qualifications of the persons now employed by the Central Banks leave much to be desired and this fact is reflected in the poor quality of the work of the Supervisors generally and the deterioration in the condition of the societies entrusted to their care. This matter is now receiving attention.

PART II.—GENERAL PROGRESS OF THE MOVEMENT.

The following table shows the general progress of the movement :—

	Number of societies.		Number of members. (a) Individuals. (b) Societies.		Reserve and other funds. (In lakhs.)		Working capital. (In lakhs.)	
	1939-40.	1940-41.	1939-40.	1940-41.	1939-40.	1940-41.	1939-40.	1940-41.
I.—Central Societies.								
1. Provincial Bank	1	1	(b) 179	(b) 184	35·93	38·82	288·46	289·16
2. Central Banks	121	121	(a) 5,338 (b) 30,321	(a) 5,448 (b) 34,162	81·66	89·06	553·57	546·52
3. Producers Unions	16	17	(a) 563 (b) 796	(a) 1,898 (b) 870	1·84	1·65	7·14	10·15
4. Insurance Societies ..	3	7	(a) 8,267 (b) 85	(a) 13,555	3·35	9·56	3·35	9·56
5. Supervising Union ..	1	1	..	..	..	..	..	..
6. Central Anti-malarial Society ..	1	1	(a) 49 (b) 11	(a) 50 (b) 11	·31	·29	·67	·32
7. Bengal Co-operative Alliance ..	1	1	(a) 25 (b) 18,988	(a) 25 (b) 4,787	..	..	·25	·21
I. Total Central Societies ..	144	149	*(a) 14,24[illegible] *(b) 50,380	(a)20,976 (b) 40,014	123·09	139·38	853·44	855·92
II.—Agricultural Societies.								
1. Agricultural Credit	32,706	35,300	679,144	775,426	202·30	205·60	594·84	589·16
2. Land Mortgage Banks ..	5	5	2,482	2,624	·05	·06	5·65	6·83
3. Agricultural Purchase and Sale	73	78	32,830	42,528	1·10	1·31	8·54	9·87
4. Multipurpose Societies ..	16	33	15,447	44,228	·01	·02	·84	1·26
5. Irrigation Societies ..	1,011	1,070	21,624	23,072	·14	·16	5·08	5·17
6. Milk Societies	226	223	10,814	10,626	·91	·91	1·67	1·53
7. Ganja Society	1	1	3,609	3,608	5·20	5·21	7·16	6·77
8. Betel leaf growers	2	2	70	69	·05	·06	·11	·12
9. Surgarcane growers ..	148	457	3,507	8,765	..	·01	·44	·41
10. Agricultural Associations ..	34	37	9,571	9,882	·17	·30	1·21	1·32
11. Cattle breeding	4	2	34	28	..	..	..	..
12. Home Crofters Association ..	1	1	112	112	..	..	·01	·01
13. Production and Sale (Bhola) ..	1	1	..	..	..	..	..	..
II.—Total Agricultural	34,228	37,210	(a)779,244	(a)920,968	209·93	213·64	625·55	622·44
III.—Non-Agricultural Societies.								
1. Credit	608	614	265,331	280,499	77·19	76·03	616·30	637·96
2. Purchase and Sale ..	44	47	5,884	5,700	·50	·51	1·82	1·81
3. Industrial workers ..	6	10	443	778	·01	·01	·30	·48
4. Conch-shell makers ..	13	6	280	87	·03	·02	1·93	·14
5. Weavers	358	354	8,213	5,443	1·28	1·27	6·27	3·98
6. Cocoon rearers	76	76	602	1,112	·19	·24	·51	·86
7. Cocoon reelers	1	1	15	14	·01	·01	·03	·03
8. Silk	1	1	24	24	..	..	·02	·02
9. Button makers	1	..	133	..	..	..	..	..
10. Electric	..	1	..	17	..	..	..	..
11. Printing	1	1	..	..	..	..	..	..

*(a) and *(b) Revised figure.

	Number of societies.		Number of members. (a) Individuals. (b) Societies.		Reserve and other funds. (In lakhs.)		Working capital. (In lakhs.)	
	1939-40.	1940-41.	1939-40.	1940-41.	1939-40.	1940-41.	1939-40.	1940-41.
Fishermen societies	120	124	6,073	6,990	·88	1·03	2·58	2·91
Matress makers	1	1	22	16	..	..	..	..
Bell-metal workers	5	5	394	229	·03	·03	·07	·06
Lac	4	4	86	86	·03	·03	·12	·12
Shoe-makers	11	10	135	123	·03	·03	·10	·10
Blacksmiths	1	2	20	33	·03	·08	·04	·09
Carpenters	3	3	77	77	·01	·01	·05	·05
Spoon-makers	1	1	10	10	..	..	·01	·01
Toymakers	1	1	9	9	..	..	..	..
Potters	1	1	26	26	..	·01	·02	·02
Rope-makers	1	1	79	72	·05	·04	·27	·26
Perfumery	1	1	531	622	..	..	·03	·04
Sugar mill	3	3	1,371	1,391	·01	·01	·20	·20
Anti-malarial	1,099	1,098	21,728	21,378	·46	·46	·89	·90
Better living	573	552	14,827	15,092	·08	·13	·23	·32
Relief societies	78	77	17,821	11,389	6·78	·86	13·58	7·72
Silpa Samities	9	11	459	461	·17	·18	·54	·54
Labour	1	1	436	436	·05	·05	·10	·09
Women's organisations ..	9	10	306	307	·01	·01	·11	·12
Zamindary societies ..	2	2	506	506	·71	·71	1·18	1·19
Nursery societies	1	1	183	183	..	..	·05	·05
Co-operative club	1	1	44	44	·01	·01	·01	·01
Medical	3	4	132	132	·17	·17	·18	·18
House building	20	20	417	446	·42	·44	1·20	1·17
Gymnasium societies	1	1	117	117	..	..	..	..
Transport societies	3	3	256	365	·01	·01	·09	·15
Education societies	3	4	1,587	1,996	·06	·16	·08	·18
Catering society	1	1	223	222	..	..	·01	·01
Marketing societies	1	1	190	431	..	..	·02	·02
III.—Total Non-Agricultural ..	3,067	3,054	(a)348,990	(a)356,863	89·20	82·55	648·93	661·79
Grand total ..	37,439	40,413	1,142,476 (a) (b) 50,380	1,298,807 (a) (b) 40,014	422·22	435·57	2,127·92	2,140·15

Number of societies.—The total number of all classes of societies rose from 37,439 to 40,413, and increase of 7·9 per cent. against 21·8 per cent. of the previous year. The number of Central Banks remained the same. The number of agricultural credit societies increased also by 7·8 per cent. accounted for by the increase in the number of crop loan societies.

Membership.—The total number of individual members of all classes of societies rose from 1,142,476 to 1,298,807 an increase of 13·6 per cent. against 19·6 per cent. of the previous year. The increase in membership is not appreciable having regard to the increase in the number of societies.

Working capital.—The constitution of the working capital of the societies as on the 30th June is noted below :—

Working capital of the societies.

(Figures in lakhs.)

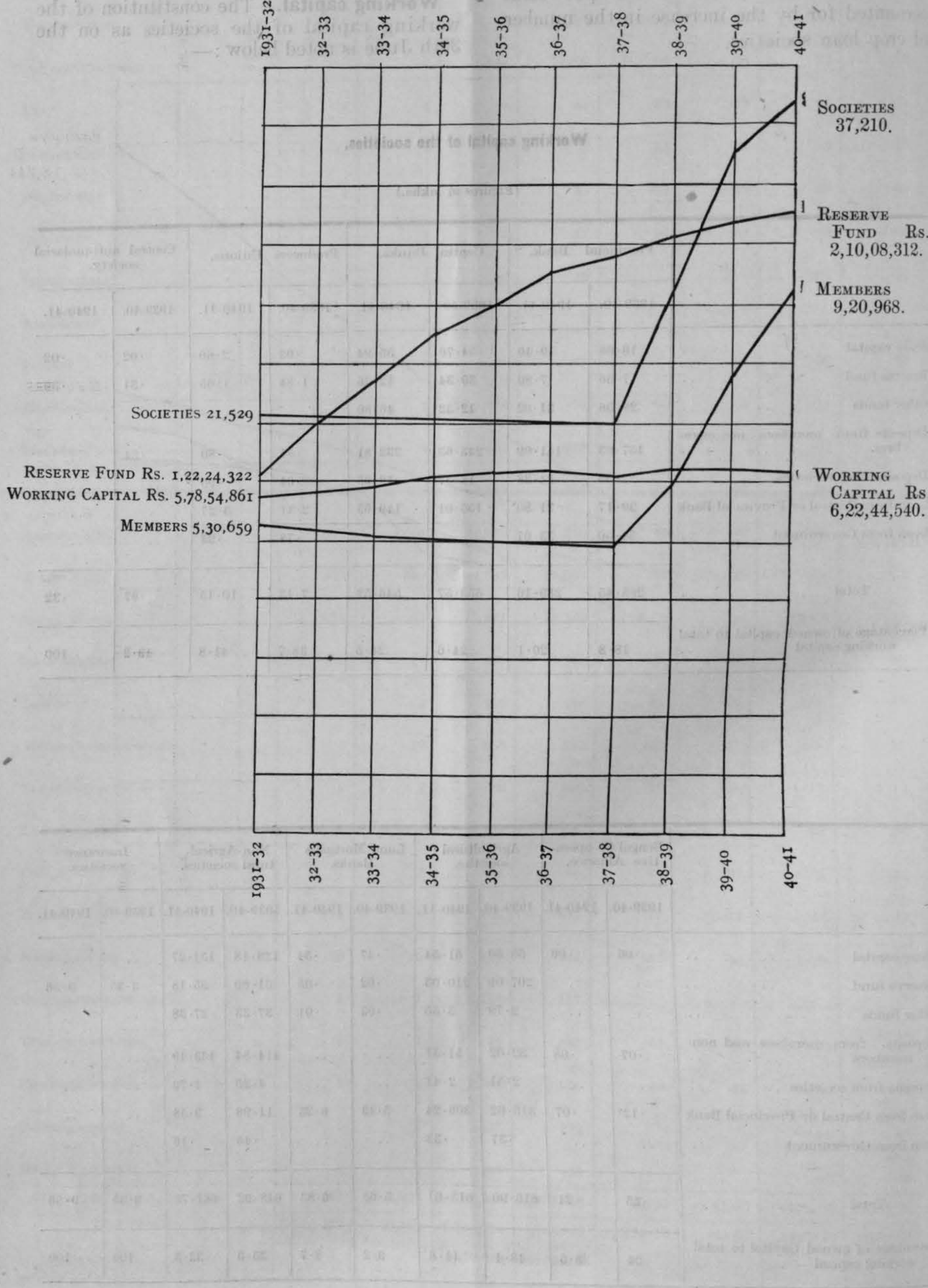
	Provincial Bank.		Central Banks.		Producers Unions.		Central anti-malarial society.	
	1939-40.	1940-41.	1939-40	1940-41.	1939-40.	1940-41.	1939-40.	1940-41.
Share capital ..	18·68	19·40	54·70	55·94	·92	2·60	·02	·02
Reserve fund	7·56	7·80	39·34	42·26	1·84	1·65	·31	·30
Other funds	28·36	31·02	42·32	46·80	..	..	..	..
Deposits from members non-members.	137·63	141·09	243·63	232·81	·54	·80	·34	..
Deposits from societies ..	22·55	24·38	18·57	19·08	·64	·90	..	..
Loan from Central or Provincial Bank	39·17	31·80	155·01	149·63	2·41	3·27	..	..
Loan from Government ..	34·50	33·67	..	..	·78	·93	..	..
Total	288·45	289·16	553·57	546·52	7·13	10·15	·67	·32
Percentage of owned capital to total working capital	18·8	20·1	24·6	26·5	38·7	41·8	49·2	100

	Bengal Co-operative Alliance.		Agricultural societies.		Land Mortgage Banks.		Non-Agricultural societies.		Insurance societies.	
	1939-40.	1940-41.	1939-40.	1940-41.	1939-40.	1940-41.	1939-40.	1940-41.	1939-40.	1940-41.
Share capital	·06	·06	59·50	61·54	·47	·54	128·18	131·27	..	..
Reserve fund	..	..	207·09	210·03	·02	·05	51·89	55·18	3·35	9·56
Other funds ..	..	..	2·79	3·55	·03	·01	37·33	27·38	..	..
Deposits from members and non-members	·07	·08	32·02	31·51	..	..	414·84	433·49	..	..
Deposits from societies	..	..	2·51	2·41	..	..	4·25	4·72	..	..
Loan from Central or Provincial Bank	·12	·07	315·62	306·24	5·13	6·23	11·98	9·58	..	..
Loan from Government ..	..	..	·37	·33	..	..	·45	·16	..	..
Total	·25	·21	619·90	615·61	5·65	6·83	648·92	661·78	3·35	9·56
Percentage of owned Capital to total working capital	24	28·5	43·4	44·6	9·2	8·7	33·5	32·3	100	100

Progress of Agricultural societies from 1931-32 to 1940-41.

Scale :—

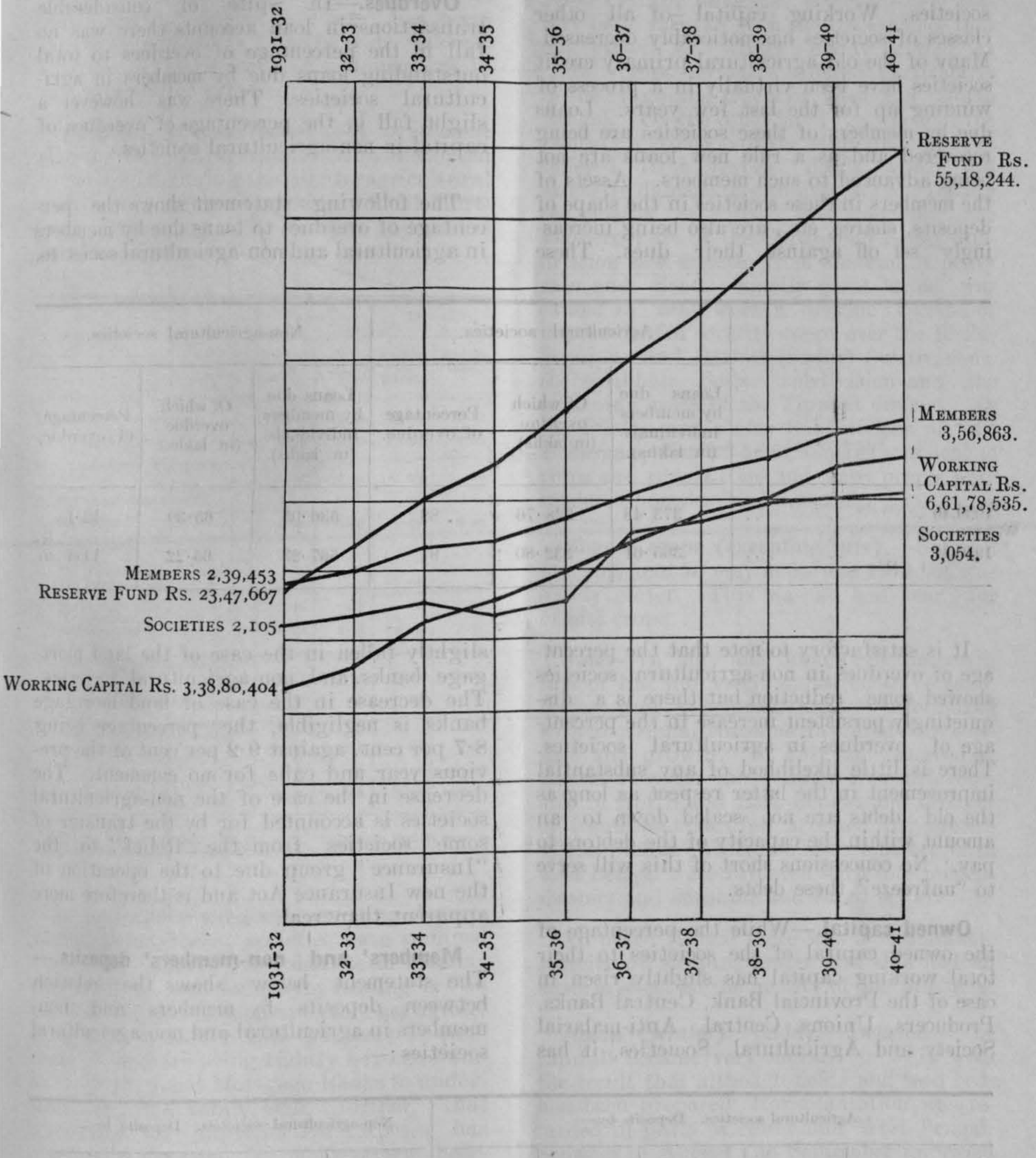
1 Division	..	3,000 societies.
1 "	..	1 lakh members.
1 "	..	Rs. 20 lakhs Reserved Fund.
1 "	..	Rs. 100 lakhs working capital.



Progress of Non-Agricultural societies from 1931-32 to 1940-41.

Scale:—

2 Divisions	..	1,000 societies.
2 ,,	..	1 lakh members.
1 Division	..	Rs. 5 lakhs of Reserve Fund.
1 ,,	..	Rs, 100 lakhs of working capital.



The total working capital of all classes of societies rose from 2,127·92 lakhs to 2,140·15 lakhs, the percentage of increase being ·5. Societies which contributed to this increase are the Provincial Bank, the Producers Unions, Land Mortgage Banks, agricultural sale societies, non-agricultural credit societies, fishermen societies and the insurance societies. Working capital of all other classes of societies has noticeably decreased. Many of the old agricultural primary credit societies have been virtually in a process of winding up for the last few years. Loans due by members of these societies are being recovered and as a rule new loans are not being advanced to such members. Assets of the members in these societies in the shape of deposits, shares, etc., are also being increasingly set off against their dues. These factors explain the progressive fall in their working capital and why the working capital of these societies has not increased even when there has been a considerable increase in the number of societies and members.

Overdues.—In spite of considerable transactions in loan accounts there was no fall in the percentage of overdues to total outstanding loans due by members in agricultural societies. There was however a slight fall in the percentage of overdues of capital in non-agricultural societies.

The following statement shows the percentage of overdues to loans due by members in agricultural and non-agricultural societies.

	Agricultural societies.			Non-agricultural societies.		
	Loans due by members individuals (in lakhs).	Of which overdue (in lakhs).	Percentage of overdue.	Loans due by members individuals (in lakhs).	Of which overdue (in lakhs).	Percentage of overdue.
1939-40	373·48	328·76	88	536·05	65·30	12·1
1940-41	365·61	332·80	91	567·23	65·22	11·4

It is satisfactory to note that the percentage of overdues in non-agricultural societies showed some reduction but there is a disquietingly persistent increase in the percentage of overdues in agricultural societies. There is little likelihhod of any substantial improvement in the latter respect as long as the old debts are not scaled down to an amount within the capacity of the debtors to pay. No concessions short of this will serve to "unfreeze" these debts.

Owned capital.—While the percentage of the owned capital of the societies to their total working capital has slightly risen in case of the Provincial Bank, Central Banks, Producers, Unions, Central Anti-malarial Society and Agricultural Societies, it has slightly fallen in the case of the land mortgage banks and non-agricultural societies. The decrease in the case of land mortgage banks is negligible, the percentage being 8·7 per cent. against 9·2 per cent of the previous year and calls for no comment. The decrease in the case of the non-agricultural societies is accounted for by the transfer of some societies from the "Relief" to the "Insurance" group due to the operation of the new Insurance Act and is therefore more apparent than real.

Members' and non-members' deposits.—The statement below shows the relation between deposits by members and non-members in agricultural and non-agricultural societies :—

	Agricultural societies. Deposits by—				Non-agricultural societies. Deposits by—			
	Members (lakhs).	Percentage.	Non-members (lakhs).	Percentage.	Members (lakhs).	Percentage.	Non-members (lakhs).	Percentage.
1939-40 ..	18·92	59·1	13·10	40·9	163·41	39·6	251·43	60·6
1940-41 ..	11·11	45·3	13·40	54·6	157·83	36·3	275·66	63·6

In both agricultural and non-agircultural societies there has been during the last few years a continued decrease in the deposits held by members. The decrease in the

deposits of members of agricultural societies is not, however, the result of any large scale withdrawals but is the result of paper adjustments against amounts due to these societies from the members. Non-members' deposits in agricultural societies have remained almost constant owing, I fear, largely to the inability of these societies to repay matured deposits. There has been, on the otherhand, a steady and welcome increase in the deposits of non-members in non-agricultural societies.

Purposes of loans issued.—A statement showing the classification of loans disbursed to individuals during the year by agricultural societies of all classes (excluding Land Mortgage Bank) according to their objects is furnished below:—

—	1939-40.		1940-41.	
	Amount (in lakhs).	Percentage.	Amount (in lakhs).	Percentage.
1. For cultivation expenses ..	33·41	77·59	38·08	76·62
2. For purchase of cattle ..	3·78	8·77	3·92	7·88
3. For payment of revenue kist and rent	·49	1·14	·38	·76
4. For improvement of land ..			·01	
5. For trade	2·55	5·93	2·79	5·62
6. For education ..	..	..	..	..
7. For buying building or repairing houses	·01	..	·01	..
8. For purchase of land ..	·15	·35	·14	·28
9. For purchase of food and necessaries of life	2·33	5·42	4·10	8·27
Total loans for productive purposes	42·72	99·23	49·43	99·46
10. For paying prior debts ..	·16*	·35	·23*	·46
11. For marriages, ceremonials, litigation and other non-productive purposes	·18	·42	·04	·08
Grand total	43·06	100	49·70	100

**N. B.*—Rs. ·10 lakhs in 1939-40 and Rs. ·11 lakhs in 1940-41 were so disbursed in the Midnapore division alone.

In conformity with the existing departmental policy these societies have confined themselves largely to short-term loans: medium-term and long-term lending is on the decrease and is comparatively negligible. Long-term loans for such purposes as purchase of land are being rightly left more and more for the Land Mortgage Banks to undertake. It is a happy sign, further, that borrowing for unproductive purposes has practically stopped. It is necessary, however, to point out that these results are due very largely to the inability of these societies to find the funds wherewith to finance objects for which long and medium term loans are needed. The short-term loans were issued from the funds advanced by Government to the Central Banks through the Provincial Bank, whereas for medium and long term loans these societies had to depend on their own resources.

Agricultural conditions.

Throughout the presidency rainfall in July 1940 was greatly below normal but the deficiency was made good in August and September. Transplantation of "aman" paddy was delayed but was on the whole satisfactory. From October onwards however there was very little rainfall with the consequence that the growth of winter paddy as well as "rabi" crops seriously suffered particularly in the highland tracts of West and North Bengal. On the other hand the whole of the Contai Subdivision of the Midnapore district suffered from severe floods which did extensive damage to standing crops. During the months of April, May and June the southern part of the Chittagong Sadar Subdivision saw disaster from abnormally heavy rain and flood. Finally great havoc was caused in May when a terrific cyclone of unprecedented severity swept over the Bhola, Perojpur and Barisal (Sadar) Subdivisions, the Noakhali Sadar subdivision and the adjoining areas of the Tippera district. In the Bhola and Sadar Subdivisions of the Bakarganj district great damage was done to crops and *supari* trees and many people were rendered homeless and destitute.

Bhadoi crops (excepting jute).—Rainfall was sufficient in may and June 1940 but was scanty later. This was a bad year for *bhadoi* crops.

Jute.—In May and June 1940 the condition of the jute crop appeared to be satisfactory and widespread showers alternating with occasional sunshine favoured late sowings and growth. In July and succeeding months however the weather was unfavourable in North and East Bengal and drought or insufficient rainfall arrested the growth of the plants. Only the olitorious tracts in west Bengal were favoured with intermittent showers and sunshine and fared better.

All over Bengal there was a remarkable scarcity of steeping water and this had an adverse effect on the quality of the jute fibre.

Aman (winter) paddy.—Deficiency of rainfall became very marked in July with the result that although fields and seed beds had been prepared, transplantation was retarded in parts of North and West Bengal. Showers in August and September improved crop prospects but insufficient rain in October retarded the growth of the plants and the outturn in the province was well below normal.

Other crops were similarly affected. The weather was favourable in the beginning for the cultivation of sugarcane but the drought and insect pests damaged the crop in certain districts though the total outturn was on the

whole satisfactory. Climatic conditions were generally satisfactory for cotton except in the districts of Bankura and Midnapore. The growth of "rabi" crops throughout the province was adversely affected by the drought and the outturn was sub-normal.

What with the effects of the drought on the outturn of crops and the collapse in the price of jute, agriculturists, particularly in the predominantly jute districts, had a bad year. The prices of paddy rose abnormally towards the end of the year but by that time the majority of the agriculturists had parted with their stocks and this rise in price so far from benefiting them considerably added to their difficulties. Distress prevailed in parts of Bankura, Malda, Faridpur, Burdwan, Murshidabad and Midnapore districts and scarcity had to be declared in Birbhum. The terrific cyclone referred to above rendered many people homeless and destitute in parts of Noakhali, Bakarganj and Tippera districts. In all these places except Midnapore relief measures were in operation.

The adverse factors touched upon above naturally added to the difficulties of the agricultural credit movement and retarded its growth and recovery.

PART III—WORKING OF SOCIETIES.

(i) Credit Societies.

The Bengal Provincial Co-operative Bank, Ltd.—The number of members—all societies—rose from 179 to 184 during the year and its paid-up share capital from Rs. 18·68 lakhs to 19·40 lakhs. The following table shows the progress of the bank :—

(Figures in lakhs.)

	1939-40.	1940-41.
1. Savings and other deposits at call	47·75	51·42
2. Fixed deposits ..	122·34	115·73
3. Reserve Fund	7·56	7·80
4. Other funds	28·36	31·02
5. Loans granted to Central banks and societies:—		
(a) Other than crop loans and loans to Land Mortgage Banks ..	3·26	1·44
(b) Crop loans	38·26	37·66
(c) Cash credits granted to societies	5·78	9·00
6. Loans due at the end of the year—		
(a) Old loans	110·25	109·25
(b) Crop loans	35·59	34·22
7. Of which overdue—		
(a) Old loans	60·16	66·93
(b) Crop loans	·05	2·43
8. Loans to Land Mortgage Banks ..	1·08	1·19
9. Due from Land Mortgage Banks at the end of the year	5·13	6·26
10. Of which overdue	Nil.	·18
11. Interest realised on—		
(a) Old loans	4·68	1·19
(b) Crop loans	·53	1·47
(c) Loans to Land Mortgage Banks	·32	·21
(d) Cash credits etc. ..	1·11	·82
(e) On securities	3·56	3·49
12. Interest outstanding at the end of the year—		
(a) On loans (old)	26·42	30·32
(b) On crop loans	·29	·25
(c) On loans to Land Mortgage Banks	·06	·14
(d) Securities, cash credits etc. ..	2·05	1·67
13. (a) Interest paid to depositors and others	8·59	6·54
(b) Cost of management ..	1·97	1·39
14. Profit as per profit and loss account	*·76	2·13

*Audited figure.

The working capital of the bank was Rs. 2·89 crores against Rs. 2·88 crores in the preceding year. There was a fall of Rs. 6½ lakhs in fixed deposits but deposits as a whole decreased only by Rs. 3 lakhs owing to increase under savings and current deposits.

Fresh advances by way of ordinary loans contracted to Rs. 1·44 lakhs against Rs. 3·26 lakhs of the previous year. Repayments from Central Banks were not satisfactory due to unfavourable agricultural conditions. 66·9 per cent. of the old loans became overdue against 60·1 per cent. at the end of the previous year. The increase in overdues is causing anxiety. The question is bound up largely with the question of recovering old loans from the individual members of the Central Banks indebted to it and has to be tackled at the root. The bank continued to enjoy from its bankers overdraft accommodation of Rs. 33·86 lakhs on the security of Government promissory notes, etc. The amount drawn at the end of the year was Rs. 27·28 lakhs.

The bank earned a net profit of Rs. 2·13 lakhs as against Rs. ·76 lakhs, of the previous year. The increase is largely due to the decrease in interest payable to depositors owing to withdrawals and decrease in rates of interest.

Central Co-operative Banks.—The number of Central Banks remained 121 as in the preceding year. The following table gives figures for two years relating to the working of these banks :—

	1939-40.	1940-41.
1. Number of members—		
(a) Individuals	5,388	5,448
(b) Banks and Societies ..	30,321	34,162
	(Figures in lakhs.)	
2. Paid-up share capital ..	54·70	55·94
3. Reserve and other owned funds ..	81·65	89·06
4. Working capital	553·57	546·52
5. Loans and deposits received during the year from—		
(a) Societies	7·65	10·23
(b) Provincial or Central Banks ..	40·57	37·07
(c) Individuals and other sources	98·72	78·92
6. Loans and deposits repaid to—		
(a) Societies	7·56	10·04
(b) Provincial or Central Banks ..	24·51	43·28
(c) Individual and other sources	109·68	88·61
7. Loans and deposits held at the end of the year from—		
(a) Societies	18·57	19·08
(b) Provincial or Central Banks ..	155·01	149·63
(c) Individuals and other sources	243·64	232·81

	1939-40.	1940-41.
	(Figures in lakhs.)	
8. Interest paid on loans and deposits	13·53	8·82
9. Cost of management paid ..	7·22	7·92
10. Interest received on investments	19·88	14·40
11. Loans—		
(a) made during the year to societies	55·94	50·57
(b) repaid by societies during the year	47·11	60·76
(c) outstanding at the end of the year	344·58	332·65
12. Profits	10·84	9·50

The fate of the Central Banks is bound up with the fate of the societies affiliated to them— an obvious fact but often lost sight of. The number of members, paid up share capital, reserve and other funds, showed a satisfactory increase during the year. The increase in the number of members and share capital is due largely to the setting up of new crop loan societies. The fall in deposits from Rs. 243·63 lakhs to Rs. 232·81 lakhs is due principally to the fact that a large number of Central Banks have, owing to their inability to refund matured deposits, forfeited the confidence of the depositors. There is on the other hand an increase in deposits from societies. The working capital shows a decrease and out of Rs. 546;52 lakhs, Rs. 332;65 lakhs or 60 per cent. consists of loans to societies.

A statement showing the issue and repayment of loans by affiliated societies is furnished below:—

(Figures in lakhs.)

	Loans outstanding at the beginning of the year.	Loans granted to societies.	Loans repaid by societies.	Percentage of recoveries to total dues.	Loans outstanding at the end of the year.	Interest outstanding.
1939-40.	330·37	55·94	47·11	12·1	344·58	148·31
1940-41.	344·58	50·57	60·75	15·3	332·65	165·13

Loans to the extent of Rs. 50·57 lakhs were disbursed to the societies against Rs. 55·94 lakhs of the previous year. The decrease is accounted for by lesser amounts advanced by the Central Banks out of their own funds as also by a slight decrease in the amount of crop loan issued through the Provincial Bank. The crop loan business accounts to a large extent for the comparative increase in loan transactions during the two years. Recoveries showed an excess of Rs. 10 lakhs over the amount advanced which considering the nature of the year was not unsatisfactory. The position as regards old loans however showed little improvement and will not show any real improvement until the debts of the members of the societies are effectively tackled.

Revenue income realised decreased to Rs. 14·72 lakhs against Rs. 19·88 lakhs of the previous year. Against this revenue expenses actually incurred amounted to Rs. 16·33 lakhs. The deficit of Rs. 1·61 lakhs was met by an inroad on capital. The deficit was particularly heavy in the case of Baraset, Berhampore, Jangipur, Jessore, Khulna, Birbhum, Viswa-Bharati, Nalhati, Mughberia, Hooghly, Dacca, Baira, Madaripur, Goalundo, Barisal, Noakhali, Sandwip, Rajshahi, Harishchandrapur, Rangpur, Gaibandha and Kalimpong Central Banks, being over Rs. ·10 lakhs in the case of Birbhum (Rs. ·15 lakhs), Hooghly (Rs. ·12 lakhs), Dacca (Rs. ·13 lakhs), Berhampore (Rs. ·10 lakhs) and Barisal (Rs. ·17 lakhs). The appearance of Dacca and Barisal—two normally good banks—in this list is unfortunate. Steps have been recently taken to reduce the obligatory charges of Barisal by Rs. ·14 lakhs which should considerably strengthen its position. The financial position of the Burdwan, Midnapore, Tamluk, Asansol, Tangail and Meherpur Central Banks continued to be strong.

Agricultural Credit Societies.—The following table indicates briefly the working of agricultural credit societies:—

	1939-40.	1940-41.
1. Number of societies	32,706	35,300
	(In lakhs.)	(In lakhs.)
2. Number of members	6·79	7·75
3. Paid up share capital	52·52	53·85
4. Deposit from members	17·58	17·11
5. Loans from Central Banks	309·41	299·72
6. Deposit from non-members	12·18	12·04
7. Loans due by members	370·65	362·78
8. Reserve Fund ..	201·60	204·41
9. Other funds ..	·70	1·19
10. Working capital	594·84	589·16
11. Cost of management	3·63	2·83

	Profit.	Loss.	Net profit or loss.
1939-40	5·09	4·94	+·15
1940-41.	3·70	4·79	−1·09

The sharp increase in the number of societies and members is due largely to the organisation of crop loan societies.

It will be noticed that notwithstanding the increase in the number of societies there is a decrease in the working capital. This is accounted for principally by the decrease in the loans due to Central Banks. The reduction is also the result of the scaling down of the debts of members by Debt Settlement Boards and the fact that the dues of the members are being increasingly adjusted against their deposits or share capital.

The Reserve or other Funds record a satisfactory increase. There is a drop of Rs. 9·62 lakhs in the loans due to Central Banks while at the same time liabilities of the societies have decreased in other directions which is a satisfactory sign. Owned capital including members deposits formed as much as 46·9 per cent. of the total working capital of the societies as against 45·8 per cent. of the previous year.

The following table shows the position as regards the loans outstanding (due by members) fresh finance, recoveries and overdues:—

(Figures in lakhs.)

	Total outstanding loans at the beginning of the year.	Loans granted to members during the year.	Recoveries.	Total outstanding at the end of the year.	Of which overdues.	Percentage of overdue.
1939-40.	383·05	40·12	45·18	370·65	327·94	88·6
1940-41.	370·65	47·36	55·01	363·13	331·62	91·3

Loans due by the members decreased at the end of the year by Rs. 7·5 lakhs. Recoveries as a whole show a substantial increase of 9·84 lakhs over the previous year but this is due largely to increased recoveries on account of the increased crop loans issued during the year.

The position as regards old loans has on the other hand worsened considerably and almost the entire amount outstanding is now overdue. The outturn of crops was unfavourable, and there was a catastrophic fall in the price of jute while on the other hand the cost of living went up. The result was the societies failed to collect even the crop loans in full while as regards old loans recoveries were equally unsatisfactory.

There are of course other reasons which affected recoveries of old loans. Of these increasing propaganda by political tubthumpers seeking to achieve popularity by advising members to withhold payment is perhaps the most important and the most difficult to check. An impression which concessions given in the past have helped to strengthen is unfortunately gaining ground that one has only to withhold payment to extract further concessions. A great deal is often heard of the inability of the members to repay their debts but an examination of individual cases shows that it is generally the well-to-do and influential members of a society who are withholding payment on the plea of inability to pay and in order to strengthen the case for remission, are advising other members to do likewise. The only effective way in which this can be countered is on the one hand to pay greater attention to the propagation of co-operative principles among the members and on the other to scale down the debt of each member to his repaying capacity. Every member who is unable to repay his loan in full must be induced to go to the Debt Settlement Board and all such cases must be settled as expeditiously as possible. Thereafter the awards should be enforced rigorously. Members should be warned that if they fail to have their debts settled by these boards they will be held liable for the entire amount due from them and steps will be taken under the new Co-operative Societies Act to compel them to pay it.

The cost of management of these societies shows an appreciable decrease and they incurred a net loss of 1·09 lakhs on the year's working. Perhaps the most important cause of this loss is the unsound and suicidal practice which has been obtaining among the societies for some years and the cumulative effect of which is now beginning to show, namely, to allocate as a measure of concession increasing proportions of recoveries from members to their capital account while interest due from them remains outstanding. On the other hand amounts remitted to the Central Banks are first credited, as they should be, to the interest due from the societies. The result is that the productive assets of the societies are decreasing without a corresponding decrease in their interest bearing liabilities. It is hoped that Central Banks will take steps to induce these societies to stop this practice. Other factors that have contributed to the loss are the stoppage of further interest in cases where the interest due exceeds the principal of the loan, the remission of interest due from the members without corresponding adjustments in the owned capital of the society and to some extent the remissions granted by Debt Settlement Boards particularly in cases where no interest is allowed on the awarded amount.

The following table shows the distribution by districts of agricultural credit societies,

excluding grain banks and land mortgage banks and their audit classification :—

Districts.	Number of societies.			Thoroughly good societies.	Fairly good societies and showing evident signs of progress.	Average with some arrears in loan accounts and general working not very satisfactory.	Bad societies which may progress if reconstituted.	Very bad societies which should be cancelled should they fail to be reconstituted.	Societies under probation and not classed.
	Last year.	This year.	Increase + or decrease —.	(A)	(B)	(C)	(D)	(E)	
Burdwan ..	1,285	1,432	+147	..	3	566	226	173	464
Birbhum ..	1,082	1,102	+20	..	6	597	154	205	140
Howrah ..	174	182	+8	..	1	68	9	28	76
Midnapur ..	1,449	1,535	+86	2	29	813	274	227	190
Hooghly ..	388	403	+15	..	3	142	28	113	117
Bankura ..	619	618	−1	..	1	282	50	59	226
Chittagong ..	496	577	+81	6	10	137	50	69	305
Noakhali ..	1,494	1,665	+171	1	15	650	86	191	722
Tippera ..	2,460	2,536	+76	..	32	1,537	333	219	415
Dacca ..	2,300	2,327	+27	1	86	1,516	170	126	428
Mymensingh ..	3,709	4,122	+413	5	17	2,114	361	199	1,426
Bakarganj ..	1,751	1,844	+93	..	22	1,045	195	131	451
Faridpur	1,834	1,911	+77	..	6	446	209	582	668
24-Parganas ..	1,099	1,272	+173	2	5	457	147	154	507
Nadia ..	1,207	1,237	+30	..	8	626	189	230	184
Murshidabad ..	820	853	+33	..	2	388	142	167	154
Jessore	1,287	1,567	+280	..	2	456	143	121	845
Khulna ..	1,215	1,296	+81	6	16	405	143	141	585
Rajshahi ..	992	1,026	+34	..	12	479	156	142	237
Bogra ..	1,056	1,057	+1	..	7	574	265	119	92
Malda ..	687	787	+100	..	1	324	67	76	319
Rangpur ..	1,708	1,881	+173	..	9	645	136	134	957
Pabna ..	1,159	1,160	+1	..	..	645	228	217	70
Dinajpur ..	1,893	2,361	+468	..	1	812	100	88	1,360
Jalpaiguri ..	265	263	−2	..	10	105	14	15	119
Darjeeling ..	239	247	+8	..	2	38	56	21	130
Total 1940-41 ..	..	35,261	+2,596 −3	23	306	15,867	3,931	3,947	11,187
Total 1939-40 ..	32,668	..	+6,582	29	332	12,066	3,703	3,558	12,980

The above classification reveals a further deterioration in the condition of the societies. The continued existence of a very large number of D and E class societies which are practically beyond all hope of recovery has been a source of great embarrassment and weakness to the agricultural credit movement. Most of these societies should perhaps have been put into liquidation long ago, but the question is bound up with tightening up and recasting the entire liquidation procedure for the results of liquidation proceedings are now extremely unsatisfactory both in regard to the time taken to recover the dues of a society and in respect of actual recoveries. As such liquidation constitutes no threat to recalcitrant members. This question has been carefully examined and proposals to deal with hopeless societies and to refashion the liquidation procedure so as to make it more effective are now receiving the attention of Government.

Grain Banks.—Only one grain bank was organised during the year bringing the total number of such banks to 39 at the close of the year. These societies are generally functioning indifferently. The Ankhona Hafizul Hossain Dharmagola Co-operative Society in the Burdwan district is, however, doing good work and deserves special mention.

Land Mortgage Banks.—The number of Land Mortgage Banks remained 5 as in the previous year. Government have sanctioned the establishment of 5 more Banks to be located at Khulna, Burdwan, Rajshahi, Dacca and Feni. All preliminary arrangements have been made and they will start working as soon as the decision of Government which is expected shortly on the question of financing them is received.

The following table indicates the progress of the existing land mortgage banks :—

	Mymensingh Land Mortgage Bank.		Pabna Land Mortgage Bank.		Comilla Land Mortgage Bank.		Jessore Land Mortgage Bank.		Birbhum Land Mortgage Bank.	
	1939-40.	1940-41.	1939-40.	1940-41.	1939-40.	1940-41.	1939-40.	1940-41.	1939-40.	1940-41.
1. Number of members ..	518	594	428	491	706	550	424	553	406	436
2. Number of borrowing members	399	476	341	409	412	483	162	217	256	289
	(Figures in lakhs.)									
3. Paid-up share capital ..	·12	·14	·08	·09	·13	·14	·04	·06	·10	·11
4. Loan from Provincial Bank ..	1·52	1·72	·99	1·25	1·14	1·27	·59	·89	·88	1·09
5. Loans due by members ..	1·66	1·89	1·10	1·33	1·33	1·47	·67	·90	1·06	1·18
6. Of which overdue	·08	·15	·04	·06	·05	·05	·04	·05	·01	·05
7. Reserve and other owned funds	·01	·02	..	..	·02	·04	..	..	..	..
8. Working capital	1·66	1·88	1·07	1·35	1·28	1·45	·64	·95	1·00	1·20
9. Cost of management ..	·04	·04	·05	·04	·04	·04	·03	·06	·04	·05
10. Profit (+) loss (−)	+·02	+·03	−·01	+	+·02	+·02	−	−·01	+	+

Altogether 1,119 applications for loans amounting to Rs. 4·44 lakhs were received by the five banks during the year as against 558 applications for loans amounting to Rs. 2·48 lakhs received during 1939-40. Loans were advanced in 304 cases amounting to Rs. 1·33 lakhs as against 284 loans amounting to Rs. 1·23 lakhs issued in the previous year. 364 applications had to be rejected. In the great majority of cases, the grounds for rejection were uneconomic holding or insufficient repaying capacity.

The total of loans issued by those banks since they started working is now Rs. 8·53 lakhs for which properties worth Rs. 24·85 lakhs are mortgaged to them. The original debts of the members to whom the loans have been sanctioned amounted to Rs. 11·77 lakhs. These were settled at Rs. 7·88 lakhs. The reduction in the debt might have been greater but for the fact that the banks failed to avail themselves of the facilities offered in this respect by the Debt Settlement Boards attached to them. These boards have been revived and reconstituted and instructions have been issued that in future every application for loan for the redemption of debts shall first be submitted to the Land Mortgage Bank Debt Settlement Board and considered by the bank only when a satisfactory reduction in the debt has been effected by the board.

An analysis of the purpose for which loans so far have been issued shows that as much as 90·6 per cent. of the loans were taken for the redemption of prior debts. It is unfortunate that the facilities offered by the land mortgage banks for the purchase of land or the improvement of agricultural holdings are still very inadequately realised.

There are several reasons for slow progress. The first is, as stated earlier in the report, the fact that the reduction in the debts effected by the land mortgage banks was comparatively small and that the loans issued by the banks carries interest. This has led many prospective borrowers to seek instead the protection of Debt Settlement Boards which effect a bigger reduction in the claims of the creditors and which generally do not award any interest on the debts so reduced. Another factor which has dissuaded agriculturists from seeking loans from land mortgage banks is the fear that they will not be able to obtain any more credit on the property mortgaged to the bank till the bank's loan is fully discharged. The borrowers of the bank are now however permitted to obtain crop loans from societies and section 96 of the new Co-operative Societies Act will permit them under certain conditions to raise a fresh loan on the security of property mortgaged to the Land Mortgage Bank. It is hoped that this will go some way to dispel the fear referred to above. The unwillingness of co-sharers to join in executing the mortgage of the properties offered by

the applicant has also hampered the progress of these banks but this difficulty has partly been removed by the amended Bengal Tenancy Act.

Though the business of these banks has shown a welcome increase during the year, overdues have assumed disquieting proportions. For the first time since their inception three banks, Mymensingh, Pabna and Birbhum, failed to repay kists due to the Provincial Bank punctually and defaulted to the extent of Rs. ·17 lakhs as principal and Rs. ·09 lakhs as interest. This has been attributed to the heavy slump in the price of jute and the failure of the paddy crop in the areas served by these banks, but, I fear, is also due to the unwillingness of the banks to take deterrent action against defaulters. The necessity of dealing with defaulters promptly has been pointed out to these banks and the position as regard overdues has since the close of the year considerably improved.

Four of the 5 land mortgage banks worked at a profit, the Pabna bank earning a profit for the first time since it was started. The condition of the Jessore bank is causing anxiety. Measures which include increase in the area of its operation have been adopted to enable it to expand its business and strengthen its financial position.

Non-agricultural Credit Societies.—These societies comprise chiefly salary earners' societies and Urban Banks and their number increased by 6 to 614 with 2·80 lakhs members and paid-up share capital of Rs. 127·14 lakhs. The reserve and other funds amounted to Rs. 76·03 lakhs.

The following statement will show some particulars of their working :—

		(In lakhs.) 1939-40.	(In lakhs.) 1940-41.
1.	Working capital ..	616·30	637·96
2.	Deposits from members..	156·22	150·74
3.	Deposits from non-members	250·91	275·14
4.	Deposits from societies ..	4·14	4·62
5.	Loans granted to members	361·78	348·25
6.	Loans repaid by members	319·22	315·93
7.	Loans due by members at the end of the year..	528·16	560·06
8.	Of which overdue ..	59·16	60·05
9.	Percentage of overdue ..	11·2%	10·7%
10.	Profit	12·79	14·36

Salary Earners' Societies.—The majority of the societies are salary earners' societies. They are definitely good societies recovering their loans punctually. This is due mainly to the keenness and enthusiasm displayed by the management and the general body of share-holders and the facilities they enjoy of recovering loan instalments due at source through pay sheets. Section 51 of the new Co-operative Societies Act should further strengthen their position in this respect. There is however a tendency in some of the societies to permit members to borrow up to the maximum limits allowed under the bye-laws and to borrow continuously by setting off previous dues by means of "paper transactions." This tendency should be checked for it is likely, if continued, sooner or later to land them in difficulties.

Some particulars regarding the five biggest salary earners' societies in the Province are furnished below :—

Name of society.	Number of members.	Paid-up share capital. (In lakhs.)	Reserve Fund. (In lakhs.)	Other Funds. (In lakhs.)	Deposits from members and non-members. (In lakhs.)	Loans outstanding from members. (In lakhs.)	Working capital. (In lakhs.)
Bengal Nagpur Railway Employees Urban Bank ..	23,317	24·92	6·03	5·34	95·19	128·64	131·48
East India Railway Employees Urban Bank, Ltd. ..	29,426	13·71	5·60	2·32	51·18	55·01	72·81
Eastern Bengal Railway Employees Co-operative Credit Society.	17,852	11·44	3·84	·69	53·08	67·12	69·05
Calcutta Corporation Co-operative Credit Society, Ltd.	4,354	4·72	1·21	·04	22·25	28·60	28·22
Co-operative Credit Society of the Port Commissioners.	3,030	3·60	1·35	·54	18·26	22·61	23·75

Urban Banks.—The Urban Banks are not working so well as the salary earners' societies. Some particulars regarding the five biggest urban banks in the province are furnished below :—

Name of society.	Number of members.	Paid-up share capital. (In lakhs.)	Reserve Fund. (In lakhs.)	Other Fund. (In lakhs.)	Deposits from members and non-members. (In lakhs.)	Loans outstanding from members. (In lakhs.)	Working capital. (In lakhs.)
1. Chittagong Urban Bank (Chittagong) ..	1,547	1·20	2·12	1·60	6·60	7·55	11·52
2. Islamabad Town Bank	2,616	·94	1·21	·56	5·00	4·52	7·71
3. Mymensingh Town Bank	1,469	·97	·75	..	3·95	3·91	5·67
4. Midnapore Peoples Bank	366	·17	·16	·05	4·84	·39	5·22
5. Comilla Peoples Bank	1,536	·66	·40	·12	3·36	2·40	4·54

Most of the big urban banks and salary earners' societies are competent to do business in inland exchange, collection of pay or pensions and interest on securities, shares, bonds and other scrips. Overdrafts against deposits may be granted to members and savings encouraged. The business of giving loans to merchants and traders on the security of agricultural produce may also be undertaken provided precautions are taken to guard against risks that this form of finance lends itself to, namely, theft, fire, adulteration, etc.

Important among non-agricultural credit societies are those organised amongst the scavengers of municipalities. They generally worked well during the year, being supervised by the staff of the municipalities concerned, though overdues were frequently noticed. The Tamluk Municipal Methar Society in the district of Midnapur and the Jangipur Municipal Methar Society in the district of Murshidabad worked very satisfactorily throughout the year. Their business was conducted entirely with their own capital, overdues being happily absent.

(ii) Purchase and Sale Societies.

Central Co-operative Paddy Sale Society.—This society generally deals in paddy and rice belonging to societies affiliated to it, other members of co-operative societies and non-members. The number of member societies was 12, the paid-up share capital Rs. 5,450 and reserve fund Rs. 10,353.

The following table will throw some light on its working for two years :—

	(In lakhs.) 1939-40.	(In lakhs.) 1940-41.
1. Deposits from societies ..	·31	·56
2. Loan from the Provincial Bank	·19	·20
3. Working capital ..	·65	·92
4. Purchase of members products	2·71	3·77
5. Purchase of non-members products ..	·93	1·24
6. Sale of goods to members	2·77	3·79
7. Sale of goods to non-members ..	·90	1·29

The society handled 1·30 lakh maunds of paddy and rice against 1·28 lakh maunds in the previous year. Its profit amounted to only Rs. 377 during the year. It sells members' produce at a small commission which leaves it only a small margin of profit for it has to advance against stocks large sums to the suppliers by borrowing from the Provincial Bank at a high rate of interest. The question of reorganising and expanding its activities is under consideration.

Agricultural Purchase and Sale Societies.—There are 78 societies against 73 in 1939-40 and the membership has risen to 42,528.

The following table shows the working of these societies:—

(Figures in lakhs.)

	1939-40.	1940-41.
1. Paid-up share capital ..	2·46	2·82
2. Reserve and other funds	1·10	1·31
3. Loans and deposits from societies	1·21	1·29
4. Loans from Provincial or Central Banks ..	3·31	3·58
5. Working capital ..	8·54	9·87
6. Purchase of members products	4·03	5·97
7. Sale of goods to members	3·69	6·44
8. Profit	·26	·43

There was a satisfactory increase in the paid up share capital, reserve and other funds, working capital, amount of business handled and the profits made. Some of the sale societies have passed the experimental stage but lack of necessary capital has hampered their development. Of the societies which did fairly good business during the year the following deserve special mention:—

The membership of the Parbatipur Sale and Supply Society in the district of Dinajpur rose from 8,058 to 9,511 and paid-up share capital from Rs. 21,314 to Rs. 46,965. It handled 62,590 mds. of paddy out of which 47,360 mds. were received from members; the corresponding figures for 1939-40 were 51,967 mds. and 37,386 mds. respectively. The society has its own godowns at six different places. On the year's working it earned a profit of Rs. 12,216. It has recently constructed its own rice mill at Manmathapur with a capacity to husk about 1,000 mds. of paddy per day. On its own account the mill earned a profit of Rs. 9,337 during the year.

The establishment of the rice mill as an annexe to the sale and supply society has roused considerable enthusiasm among cultivators in that district and has given a fillip to co-operative marketing of paddy in this and neighbouring districts.

The membership, share capital, and reserve fund of the Gosava Jamini Rice Mill showed only small increases during the year and were respectively 459, Rs. 14,595 and Rs. 14,012 during the year. Its working capital stood at Rs. 1·33 lakhs. It handled 1,01,309 maunds of paddy as against 79,733

maunds during the previous year. 62,716 maunds were sent to the Central Paddy Sale Society at Calcutta for sale and 38,593 maunds were hulled yielding 20,762 maunds of rice. On the year's working, the society earned a profit of Rs. 10,521 against Rs. 2,470 of the previous year.

The Bakarganj Sunderban Sale and Supply Society runs a rice mill, a match factory and supplies the necessities of life to members. It has two branches at Baghi and Mahipur. The working capital of the society is Rs. 2,78,337 and it had a membership of 3,996, of which 124 are societies. The mill handled 34,661 maunds of members' paddy and received 14,440 maunds from outsiders for husking. It made a profit of Rs. 11,843. The factory produced match boxes to the value of Rs. 23,702 but earned only a small profit. The net profit of the society was Rs. 13,835.

The membership of the Hili Sale and Supply Society in the district of Dinajpur rose from 4,488 to 6,653 and share capital from Rs. 4,438 to Rs. 6,653 during the year. It handled 17,275 maunds of paddy and earned a net profit of Rs. 2,640 against Rs. 991 in the previous year. The Provincial Bank loan of Rs. 30,000 was repaid in full. This society helped the Balurghat Central Bank in realising short-term loans to the extent of Rs. 36,418. The society has established itself in an area served by 17 rice mills.

The Pulhat Sale and Supply Society helped the Dinajpur Central Bank to collect crop loans in kind. Its membership rose from 2,500 to 6,649 and share capital from Rs. 3,882 to Rs. 6,884 during the year. It handled only 12,000 maunds of paddy and earned a profit of Rs. 1,407. The society has since been reorganised and its centre of activities has been transferred to Birol.

The working of the Setabganj Sale and Supply Society has not been satisfactory. It obtained a cash credit loan of Rs. 75,000 from the Provincial Bank which however has been repaid. It handled 28,000 maunds of paddy against 12,000 maunds during the previous year. It hired a local rice and sugar mill from a local merchant to carry on its business but the overhead charges of the mill under the terms of the contract were so heavy that only a nominal profit of about Rs. 600 was made on the year's working. The contract has since been rescinded.

The Rangamati Co-operative Sale and Supply Society in the Chittagong Hill Tracts was established with a view to give relief to the cotton growers of the Hill Tracts and accordingly cotton business was first taken up. But due to the slump in the price of cotton, the society has turned its attention to paddy and four centres were organised in the interior for its collection. The Government have sanctioned a staff of one Supervisor and a peon for the society.

The Kalimpong Sale and Supply Society undertook business in oranges but due to the low prices of oranges then prevailing was not able to make much headway.

Multi-purpose Societies.—These societies differ only slightly in character from the foregoing societies. During the year their number rose to 33 from 16 and their membership was 44,228.

The following statement indicates the progress of these societies:—

(Rupees in lakhs.)

	1939-40.	1940-41.
1. Paid-up share capital ..	·12	·39
2. Loans from Provincial or Central Banks ..	·70	·82
3. Working capital ..	·84	1·26
4. Purchase of members products	·04	·67
5. Sale of goods to members	·03	·33
6. Profit	·05	·13

These societies have made a promising start. The work of the following deserves mention.

The Nawabganj Multi-purpose Society in the district of Malda made a net profit of Rs. 2,600 on handling 9,500 maunds of paddy and 2,300 maunds of rice. The Galachipa Multi-purpose Society stocked 3,200 maunds of paddy and sold it at a small net profit. It repaid the entire loan of Rs. 10,000 obtained from the Provincial Bank. The Mirzapur Multi-purpose society made a profit of Rs. 3,267 from crop loans and Aratdari business. The paid-up share capital of the society amounted to Rs. 5,766. It has purchased a godown where members' produce may be stored.

Non-agricultural Purchase and Supply Societies.—There were 47 societies working during the year against 44 of the previous year. They had 5,700 members, paid-up share capital of 1·09 lakhs and reserve and other funds amounting to Rs. ·51 lakhs. Their sales increased to Rs. 5·11 lakhs from Rs. 3·90 lakhs in the previous year, but the profit came down to Rs. ·10 lakhs from Rs. ·18 lakhs. The increase in sales is mainly accounted for by the transactions of one society at Calcutta, two at 24-Parganas and one at Rajshahi. The Bengal Chemical Co-operative Stores at Calcutta, the Sardah Police Training Co-operative Stores and the Raigaon Co-operative Medical Stores in Rajshahi, the Dhakeswari Co-operative Stores near Dacca and the Samabaya Bhandar at Santiniketan worked

satisfactorily. The Ichapura School Co-operative Stores has opened a cloth department and acquired land for erecting a building of its own.

It is to be regretted that the stores movement has not shown much sign of progress in spite of the opportunities offered by conditions created by the war. Twenty years ago (30th June 1921) there were 90 such societies in the Province with sales to members in 1920-21 of over 12½ lakhs of rupees.

(iii) Production and Sale Societies.

Milk Unions.—The general position with regard to Milk Unions is indicated in the table given below :—

	1939-40.	1940-41.
1. Number of unions ..	5	4
2. Number of members—		
(a) individuals ..	231	199
(b) societies ..	162	137
	(In lakhs.)	
3. Paid-up share capital ..	·26	·25
4. Reserve Fund ..	1·42	1·33
5. Deposits from individuals	·14	·15
6. Deposits from societies ..	·33	·34
7. Loans from Provincial or Central Banks ..	·40	·38
8. Working capital ..	2·56	2·46
9. Purchase of milk from members	2·27	2·00
10. Sale of milk ..	3·17	3·71

During the year the Naogaon Co-operative Milk Union was put into liquidation. The value of the fixed stock of the Darjeeling Milk Union was written down in 1939-40 by Rs. 35,692 and during 1940-41 this union remained in informal liquidation and was actually put into liquidation after the close of the year. The Creameries Union, Darjeeling, has also been informally placed under liquidation.

The Chittagong Central Milk Supply Union increased its sales but could not give financial accommodation to societies affiliated to it for the maintenance of cows and this affected its milk supply adversely.

The Calcutta Milk Union alone continued to do business on a big scale. It sold 43,947 maunds of milk for Rs. 3,55,508 against 40,244 maunds for Rs. 3,10,388 in the previous year. The total milk handled was 45,254 maunds against 41,459 maunds in the previous year. The daily average of milk handled was 124 maunds and the average wastage was 2 maunds 35 seers per hundred maunds, i.e., about 3½ maunds per day. The cost of management was reduced to Rs. 52,572 from Rs. 77,684 in the previous year.

The main problem of the union which has so far baffled solution is the high percentage of milk "wastage" associated with which is the question of dealing with the excess supply of milk during a part of the year and shortage during another. A new board has recently been elected and is now studying this question. It is hoped that a satisfactory solution will be found.

The management of the union under the old Board left much to be desired. A false sense of prestige made it reject departmental advice or help.

Milk Societies.—There were 223 societies with 10,626 members and paid-up share capital of Rs. 25,903. The working capital amounted to Rs. 1·53 lakhs of which Rs. ·26 lakhs was borrowed from Central Banks or Unions.

The working of these societies showed little change during the year. Three were put into liquidation.

Of these societies, the group affiliated to the Calcutta Milk Union numbering 125 is the most important and account for the bulk of the figures given above. Some of these societies are also functioning indifferently.

Mention may be made of three societies not affiliated to the Calcutta Milk Union. The Uttarpara Milk Society in the district of Hooghly maintained three stud bulls and possessed pasture lands. It cultivated Napier grass and millets. The Burnpur Co-operative Dairy is progressing satisfactorily. Its average outturn of milk increased to four maunds per day. The Balurghat Milk Society in the district of Dinajpur built its own building and its record of work was satisfactory.

The Naogaon Ganja Cultivators Co-operative Society, Ltd.—The society trades in ganja and bhang, ganja being cultivated and manufactured mostly by the members of the society. It continued to enjoy the monopoly of sale of ganja and bhang in the province and according to the terms of the monopoly paid a sum of Rs. 22,272 during the year as cost of maintenance of the Excise Preventive staff as against Rs. 22,611 of the previous year.

The total quantity of ganja produced was 1,651 maunds from 800 bighas of land against 2,461 maunds from 776 bighas licensed during the previous year. The outturn per bigha was only 2 maunds 2½ seers against 3 maunds 6 seers of the previous year. Sale of ganja amounted to 1,512 maunds and showed a decrease of 228 maunds as compared with the previous year when it had a windfall in the shape of a substantial order from Burma. The fact, however, remains that owing to increasing cultivation of ganja in Bihar and Orissa and a perceptible decline in the quality of ganja grown in

Naogaon the demand for this ganja from other provinces is steadily shrinking—a fact to which the members of this society are not sufficiently alive. Instead of concentrating on improving the quality of their ganja and the yield per bigha, they continue to agitate for higher prices, regardless of the competitive and administrative considerations that determine the price of ganja in and outside Bengal and the fact that a disproportionately high price must inevitably lead, as it did in the past, to a further fall in the demand outside Bengal for Naogaon ganja and stimulate its cultivation in other provinces. In order to base prices on a more equitable basis for the cultivators Government undertook a detailed investigation into the cost of cultivation of this crop in 1939-40. The Excise, Co-operative and Agriculture Departments participated in this investigation and the results were examined by the Excise Commissioner and myself. On the basis of this examination Government have recently decided, in consultation with this department, to fix the price of ganja for 1941-42 as follows: Outside Bengal, Rs. 172-8 per maund; in Bengal, Rs. 202-8 per maund. The price in 1939-40 and 1940-41 pending this enquiry remained: outside Bengal, Rs. 160 per maund; in Bengal Rs. 180 per maund. The new prices should leave the cultivators with a reasonable profit on the cultivation of this crop and it is hoped that they will now devote more attention to improving the quality of the ganja than to a fruitless and short-sighted clamour for higher prices each year.

The profits of the society amounted to only Rs. 3,250 against Rs. 40,911 of the previous year. Its Reserve Fund stood at Rs. 3,42,035. It maintained three charitable dispensaries at a cost of Rs. 4,335. It also ran one H. E. School, 3 M. E. Schools, 1 Madrassah and 52 primary schools and Maktabs in the Ganja Mahal at a cost of Rs. 3,351 and constructed some minor roads and bunds.

Sugarcane-Growers' Co-operative Societies Union.—The following table gives the main figures relating to the two sugarcane-growers' unions of the Province :—

	1939-40.	1940-41.
1. Number of members (societies)	434	519
	Figures in lakhs.	
2. Paid-up share capital ..	·10	·17
3. Loans from Provincial or Central Banks ..	·95	·70
4. Purchase of cane from members	·63	·67
5. Sale of cane to non-members	·63	·67
6. Profits	·03	·02

The number of individual members of the societies affiliated to these unions increased from 3,507 to 8,765 during the year.

The number of societies affiliated to the Gopalpur Canegrowers' Union rose from 66 to 68 and it supplied 2,28,000 maunds of sugarcane to the local sugar mill during the crushing season, 1940-41. The Union earned a commission of Rs. 1,642 against Rs. 2,134 of the previous year, at 12 as. 6p. and 4 as. per hundred maunds for contracted and ready sale respectively. During the year it repaid the Provincial Bank loan of Rs. 25,000 fully.

The Setabganj Sugarcane Growers' Union had affiliated to it 84 purely sugarcane-growers' societies besides 361 crop loan societies organised amongst sugarcane-growers. The area under cane covered 5,000 bighas against 1,830 bighas of the previous year and the outturn of cane was 450,140 maunds against 150,000 maunds of the previous year. 250,000 maunds were sold to the local mills through the intervention of the Union while 150,000 maunds were turned into *gur* and the rest used for cuttings, etc., for the next season. The Union earned a profit of Rs. 1,527 against Rs. 2,940 of the previous year. The fall in profits is due to the fact that the mill declined to give any commission to the union for supplying cane this year.

The profits of these Unions are, however, illusory inasmuch as they are the result of subsidies received from the Government of India Sugar Excise Fund. But for this both unions have worked at a loss and, it is feared, they will continue to work at a loss until the mills adopt a more sympathetic attitude towards them than has so far been the case.

Agricultural Associations.—Agricultural Associations are intended to promote the adoption of improved methods of cultivation including joint cultivation, joint purchase of agricultural requisites, joint sale of produce as also to obtain settlement of land for agricultural purposes including colonisation.

There were 37 such associations with 9,882 members with a working capital of Rs. 1·39 lakhs of which Rs. ·27 lakhs represented outside borrowings. With few exceptions these societies are functioning indifferently and are working more or less as credit societies. The question of reorganising some of these societies into Multi-purpose Societies is being considered.

The most important society in this group is the Badarkhali Colonization Society in the Chittagong district. During the year it continued to make excellent progress. The number of debt free members increased to 152 as against 262 members originally in debt. Collections during the year were Rs. ·28 lakhs against Rs. ·34 lakhs of the previous year. As the number of debt free members increases collections will naturally be less.

The society borrowed Rs. 3,000 from the Provincial Bank to advance cultivation loans to its members and repaid Rs. 9,600 to that bank leaving a balance of Rs. 4,554 against Rs. 10,609 due at the beginning of the year. The society stocked 4,200 maunds of paddy in its granary for issuing paddy loans to members. Several roads including the Badarkhali Chakaria District Board Momin Road have been constructed entirely by voluntary labour given by the members. In the colony primary education is free for both boys and girls and it maintains a free U.P. School. There are also night schools to impart the rudiments of learning to adults. A few years ago almost all the colonists were illiterate but now almost all of them can read and write. The society's weaving school continued to impart useful training to the students coming from the different blocks. Its charitable dispensary received grants from Government and other sources for the purchase of surgical instruments, medicines and furniture.

An interesting experiment in joint farming initiated by the Collector of Nadia, led to the establishment of the Jahangirnagar and Raipur Co-operative Joint Farming Societies. The members have pooled their holdings, the land contributed by each member is taken as his share capital; the holdings are consolidated and cultivated jointly by the members who receive wages. The societies are still in the experimental stage. Their progress is being watched with interest.

The Naogaon Agricultural Association incurred a loss of Rs. 2,908 against Rs. 4,353 of the previous year. Its sugar factory has remained in a moribund state for a long time and there are no prospects of reviving it.

Zamindary Societies.—There are only two societies of this kind in the Province. The Bengal Youngmen's Zamindary Society had a working capital of Rs. ·78 lakhs and a membership of 340. The efforts of the society to get youngmen to settle in villages as farmers have not been attended with much success.

The Tamluk Krishi and Zamindary Society in the district of Midnapore possesses landed properties at Balasore in Orissa, the major portion of which was leased out to the tenant members for cultivation and some portion has been kept in the *khas* possession of the society. The working capital of the society remained constant at Rs. ·40 lakhs. On the year's working it incurred a small loss.

Industrial Unions.—There were 10 Unions with 1,901 members of whom 202 were societies. Their paid-up share capital amounted to Rs. 2·12 lakhs and reserve fund to Rs. ·22 lakhs. The working capital was Rs. 5·89 lakhs of which Rs. ·91 lakhs was borrowed from Government and Rs. 1·99 lakhs from Provincial or Central Banks. They purchased goods worth Rs. 35 lakhs from members and worth Rs. 1·72 lakhs from non-members and sold goods worth Rs. 2·49 lakhs.

The Dacca Co-operative Industrial Union was put into liquidation last year and a new Industrial Union set up at Gopaldi, an important weaving centre in the district of Dacca, to which the staff attached to the Dacca Union was transferred. The activities of the following Unions deserve mention:—

The Bengal Provincial Industrial Society raised considerable share capital by enlisting new members. It sold finished goods valued at Rs. 84,090 against Rs. 63,802 during the previous year. It obtained from Government a grant of Rs. 20,000 for meeting the cost of establishment, propaganda and purchase of samples, etc., and extended instalments for repaying the existing Government loan of Rs. 28,700. Both through its sales and propaganda it continued to popularise handloom products and supplied new designs to its members. On the year's working it earned a profit of Rs. 7,066 against Rs. 3,809 of the previous year.

The new designs which the members of the Bankura Industrial Union have been taught have found great favour with the consumers and are being increasingly adopted by the local cloth merchants. The Union sold goods worth Rs. ·15 lakhs against Rs. ·14 lakhs of the previous year and earned a net profit of Rs. 1,552 against the previous year's net loss of Rs. 850

The paid-up share capital of the Bagerhat Weaving Union rose to Rs. 1·58 lakhs from Rs. ·93 lakhs during the previous year and the working capital to Rs. 3·05 lakhs from Rs. 2·21 lakhs. The union has an up-to-date plant and a sizing and calendering machine purchased out of the Government of India grant. The total number of power looms at work was 50. The Union has acquired a good reputation among consumers and goods produced by it found a ready market throughout the province. During the year goods worth Rs. 83,619 were sold against goods worth Rs. 71,084 sold during the previous year and the Union earned a profit of Rs. 3,429 as against Rs. 2,443 of the previous year.

The Mobaraknagar Industrial Union was registered during the year. It had at the end of the year a paid-up share capital of Rs. 2,044 and working capital of Rs. 11,466 inclusive of the Provincial Bank loan of Rs. 9,409. It received a subsidy of Rs. 2,500 from Government besides a recurring grant of Rs. 1,300 to meet the cost of the handloom staff and contingent expenses. It executed orders for gauze and bandages received from the Indian Stores Department, several Calcutta firms and Government Hospitals of the total value of Rs. 48,673.

The activities of the Alamdanga Industrial Union consisted chiefly of purchasing yarn through the Bengal Provincial Co-operative Industrial Society and supplying it to weaver members of co-operative societies. A considerable portion of the yarn was dyed in the factory attached to the Union. During the year it sold yarn of the value of Rs. 8,706. Members' products worth Rs. 10,494 were also sold through the Union. An order for 10,000 yards of bandages was placed with the Union by the Marketing Officer and duly executed.

The handloom staff maintained out of the Government of India grant held about 1,000 demonstrations to train members of weaving societies in improved methods of weaving and dyeing. It helped not only in standardising their products and introducing new designs but also in marketing their goods. The resources of the weaving unions are however limited and the abnormal rise in the price of yarn and dye stuffs made it impossible for them to purchase these commodities for their own use or for the use of their members on anything like the scale originally intended.

Weavers' Societies.—A few weavers' societies were organised during the year and affiliated to the Bagerhat Co-operative Weaving Union. Figures relating to this Union have therefore not been included for the first time in statistics for weavers' societies but shown under "Producers' Union" in the Statement K.

There were 354 societies with 5,443 members, paid-up share capital amounting to Rs. ·39 lakhs and working capital to Rs. 3·98 lakhs of which Rs. 2·20 lakhs was borrowed capital. Almost all these societies have been functioning as purely credit societies and most of their borrowed capital is now locked up in loans to weavers. These loans amounted to Rs. 2·19 lakhs, almost all overdue. Coupled with the shortage of liquid resources thus occasioned, was the rapid increase in the prices of yarn and dyes owing to the War. This explains why these societies sold members' goods worth only Rs. 457. Nevertheless, the volume of sales by the members themselves on their own account was substantial. The staff maintained out of the Government of India grant for the improvement of the handloom industry helped weavers in this respect considerably by standardising and improving the quality of their goods and training them in improved methods of dyeing and weaving.

The Dhanikhola Milan Samaj Co-operative Silpa Sangha Samity in the district of Mymensingh received the second instalment of the Government grant during the year. Seven automatic looms and 3 fly-shuttle looms were operated by this society. Besides cotton, it produced a quantity of silk and woolen fabrics. About 23 trained members of the society had been able to start small factories of their own.

In the Chittagong district the Tetaiya Tantubai Samity made considerable progress in the production of towels and shirtings of various designs for which there is a good demand in the market. The Joara Kanchannagar and Dakshin Boalipara Weaving Societies produced cloth for local consumption on an extensive scale.

148,131 pounds of raw materials were purchased for the members of weavers societies affiliated to the Bankura Industrial Union and 56,700 yards of textiles were manufactured by them.

Recently, through the initiative of the Collector, a survey of the weaving industry in the district of Jessore has been made. It appears that there is considerable scope for reviving and developing the industry in this district and a number of societies of weavers have been organised. A scheme for assisting them out of the Government of India Handloom grant has been prepared.

Women's Industrial Societies.—The Dum Dum Women's Co-operative Industrial Home entered its third year of existence. Destitute *Bhadrolog* women were trained in the industrial school maintained by the Home and a marked improvement was noticed in the quality of their products. The Home produces mainly furnishing materials, waterproof lining cloth and other fancy articles. Its sales showed a considerable increase over those of the previous year, the improvement being due to the employment of agents, arrangements for keeping articles on consignment at important shops and increased purchases by the Provincial Industrial Society, Ltd. During the year 10 trained workers left the Home of whom some found employment as teachers in technical schools.

The Islamia Ideal Home Industrial Society, Ltd., was organised at Chittagong on the model of the Dum Dum Women's Industrial Home and registered at the close of the previous year. The membership of this society is open to Muslim women, whose principal vocation is weaving or who intend to take up weaving as a profession. The Home received a grant of Rs. 2,690 from Government of which Rs. 1,000 was earmarked as working capital and the balance was set apart for meeting the salary of one Instructor. It has been fortunate in securing a spacious building free of cost where its factory is located. There are 26 members now working 15 looms, which have been provided out of the Government of India grant. A peripatetic demonstration party was deputed by the Department of Industries to train the members in the art of weaving. There was no difficulty in disposing of its products.

Cottage Industries.—There were 11 societies at the end of the year dealing with miscellaneous cottage industries. These societies are generally functioning indifferently. The Co-operative Bishan Silpa Samity in Dacca is however doing well. It was registered in 1939 and of late has taken up marketing of buttons manufactured from horns by the members. The demand for these has increased on account of the war and the society had already supplied more than 40,000 gross buttons valued at nearly Rs. 25,000. It has recently been enlisted as an approved firm for the supply of buttons by the Director-General of Supply, Delhi.

No improvement was noticed in the working of the conch-shell makers or Cocoon Rearers Societies during the year. Eight of the former were put into liquidation in Dacca district.

The Jangipur Silk Industrial Association could not improve its position during the year. The loans due by members have frozen. It could not obtain any fresh capital from any source and its work suffered in consequence. It is endeavouring to secure financial assistance from Government in order to acquire a filature of its own.

Fishermen's Societies.—There were 124 fishermen's societies with 6,990 members with a working capital of Rs. 2·91 lakhs, paid-up share capital of Rs. ·55 lakhs and reserve and other funds amounting to Rs. 1·58 lakhs. The majority of these societies started as credit societies of which fishermen alone were members and came to grief. During the year loans due by members amounted to Rs. 1·38 lakhs of which Rs. 1·12 lakhs were overdue, a large part of which has become irrecoverable. Some notable results were, however, achieved by societies which undertook the actual business of fishing.

The Chittagong Fishery Society increased its membership from 155 to 182 and its working capital from Rs. ·20 lakhs to Rs. ·25 lakhs. It caught 10,800 maunds of fish against 10,300 maunds in the previous year, the net sale proceeds amounting to Rs. 75,962 against Rs. 62,077 in the previous year. The society borrowed Rs. 65,000 from the Provincial Bank during the year which was fully repaid. The balance of the previous loan due to the Provincial Bank stood at Rs. 13,645. On the year's working it earned a profit of Rs. 4,969 against Rs. 4,246 in the previous year.

The Goalundo Fishery Society purchased fish of the value of Rs. 27,635 against Rs. 40,042 in the previous year and its sales amounted to Rs. 29,450 as against Rs. 40,428 of the previous year. The fall in the supply of fish was due mainly to the disloyalty of the members resulting from factions encouraged by the Zamindars who are unfavourably disposed towards the society.

In the 24-Parganas the Bidyadhari Spill Matsyajibi Samabay Samity sold fish worth Rs. 1·02 lakhs against Rs. ·98 lakhs of the previous year and made a profit of Rs. ·12 lakhs against Rs. ·39 lakhs of the previous year. There were some allegations against the working of this society. The staff in charge has been changed and its business and methods of work are being reorganised. The Captain Bhery Fishery Society sold fish of the value of Rs. ·05 lakhs and made a very small profit. Steps have been taken to reorganise this society as well.

In Raipura, Lakshyanadi, Buriganga and Baranadi Societies in the district of Dacca took lease of selected fisheries from the landlords and allowed their members to catch fish on payment of varying rates of rent. The marketing of the catches on behalf of the members has not yet been taken up by these societies.

(iv) Public Health, Better Living and other Societies.

Bengal Co-operative Alliance.—The society's object is to broadcast co-operative ideas throughout the province and thereby further the advancement of the co-operative movement. But despite generous assistance from Government its activities have remained limited in character and its financial position insecure. Its chief difficulty is to collect subscription from rural societies over whom it has failed so far to acquire even a moral hold, so meagre is their appreciation of the benefits it offers them. It publishes two admirable journals the "Bhandar" and "The Co-operative Journal" neither of which command the circulation they deserve and both constitute a heavy drain on its slender resources. Its printing press has, however, helped its finances considerably and it is hoped that co-operative institutions will patronise it in increasing numbers.

The question of reorganising the finances and the activities of the Alliance has recently been taken up with its directors.

Anti-malarial Societies.—The activities of these societies include anti-malarial propaganda among rural people, supply of medicines, sinking of tube-wells, construction of roads and culverts and other public health activities. There were 1,098 such societies with ·21 lakhs members. Their working capital amounted to Rs. ·90 lakhs consisting almost entirely of members' deposits (Rs. ·07 lakhs) and their own funds.

During the year no noticeable change occurred either in the volume of their work or other activities. The Kotalpur Hitasadhini Society in Bankura, Ilipur, Debanandapur and Subalpur Societies in Hooghly,

Islampur and Gangapur Societies in Murshidabad, the Selaidah, Barajagulia and Kamalpur Societies in Nadia and the Brahman Rakdia Society in Khulna did satisfactory work. The Natuk and the Paikarjita Societies in Midnapur maintained charitable medical dispensaries offering relief to members as well as non-members. The South Kotwali Society in Faridpur excavated a khal providing facilities for communication and irrigation and on this account received a contribution from the Government. The health societies organised on the Biswa-Bharati model started work but it is too early yet to comment on their working.

Eleven of these societies were affiliated to the Central Co-operative Anti-malarial Society which continued to conduct anti-malarial propaganda through its monthly journal "Sonar Bangla" and public speeches in the countryside.

Co-operative Medical Societies.—There were four medical societies against three during the previous year. Three of these societies worked indifferently but the Bogra Co-operative Medical Society did useful work. Its working capital was Rs. ·21 lakhs against Rs. ·17 lakhs of the previous year and it has now a building of its own. It imparted medical education to a large number of students and rendered medical assistance to hundreds of patients. It is practically running on the income derived from tution fees and fees realised from out-door patients and public donations.

Bengal Home Crofters Association.—The society continued to do useful work in disseminating information about agriculture and soil science through the vernacular journal "Sonar Bangla" issued by the Central Anti-malarial Society and encouraged kitchen gardening.

Better Living Societies.—The activities of these societies include attention to public health, water-supply, devising ways and means for providing employment for the unemployed, the development of cottage industries and the settlement of village disputes. There were 552 such societies with ·15 lakhs members and working capital of Rs. ·32 lakhs.

In spite of the difficulties of finance some societies did very useful work. The Goyghar Society ran a charitable medical dispensary and the Bansgari Society ran a free library and a primary school. The Khaguria Palli Sanskar Samiti in Noakhali and the Baliati Palli Sanskar Samity in Dacca districts maintained weaving schools and devoted considerable attention to public health activities within their areas of operation. The Dhupati Palli Sanskar Samity in Bakarganj district ran a lower primary school and constructed roads 1½ miles long. The Nerê-Ballibundh, Sankoti, Dwaribere, Bathuary Rao and Argoab Nilima Palli Samities in the district of Midnapore also did good work. Some of them established charitable dispensaries, primary schools for boys and girls, developed local roads and started poultry breeding and seed stores. The Brahmanbaria Palli Sanskar Samity maintained an itinerant library with 2,000 books. It spent about Rs. 5,000 out of the donation of Raja Kamala Ranjan Roy for adult education and the upkeep of night schools. It also maintained an irrigation pump with a mechanic and agricultural demonstrator and a tube-well mechanic to look after its large number of tube-wells.

Irrigation Societies.—There were 1,070 irrigation societies against 1,011 in 1939-40. The number of members increased from 21,624 to 23,072 and the paid-up share capital from Rs. 3·29 lakhs to Rs. 3·32 lakhs during the year. Loans from Government and members' deposits showed a slight fall being respectively Rs. ·30 lakhs and Rs. ·06 lakhs. Many of the societies have not yet become self-supporting, due primarily to the difficulty of collecting the dues from members and others benefited from the work and to the high cost of some of these works financed as they are largely with borrowed capital. The difficulty of collection will, it is hoped, be largely met when the new Co-operative Societies Act comes into force.

The number of irrigation societies in the Howrah, Hooghly and Bankura districts was 365 of which 6 were in Howrah, 3 in Hooghly and 356 in Bankura. The total number of members of these societies was ·10 lakhs of which ·09 lakhs actually benefited from the works undertaken. Of the total irrigable area of ·85 lakh bighas, ·55 lakh bighas was irrigated. The area of irrigation tanks was ·03 lakh bighas. They were excavated at a cost of Rs. 1·89 lakhs of which members contributed Rs. ·31 lakhs. The paid-up share capital of these societies amounted to Rs. 2·24 lakhs.

The works of Baganda Vekutal and the Gouripur Khal Societies in the Howrah district benefited crops and effected improvement in the general health of the locality. The Gurusadai, Rukmini Khal, Brajadurlav and the Chamkura Jarisa Societies in the Bankura district were organised by the Irrigation Department as major schemes. The remaining societies were organised either as tank or bund schemes. The Gurusadai Jal Sarbaraha Samity continues to be maintained by Government though the cost is met by the society. It irrigated 2,000 bighas of land belonging to 19 members. The Chamkura Jarisa Society organised to irrigate 1,008 bighas of land continued to do useful work. The Brajadurlav Jalsarbaraha Samity was organised by the Irrigation Department at a cost of Rs. 28,000 but the scheme proved infructuous and was abandoned.

The number of irrigation societies in the district of Birbhum rose from 497 to 504. The total irrigable area under them was 32,495 bighas. The Dadpur Dowki Jalsarbaraha Samity took up the second part of the original scheme and acquisition of land for the purchase was in progress during the year. Government sanctioned a grant of Rs. 2,500 to the society. It is expected that the scheme will be completed next year and the irrigable area under the society will thus be increased by another 15,000 bighas.

The area of the Boalia Beel Irrigation Production and Sale Supply Society in Malda comprises 20,000 bighas of beel land. The society erected a kutcha bund about 60 feet long and 16 feet wide and as a result there has been some improvement in the outturn of crops in the area. The society has burnt two lakhs of bricks for constructing a pucca bund. It has obtained the "jalkar" and fishery rights of the beel from the Chanchal Raj Estate which are expected to be substantial subsidiary sources of income.

The societies in the Asansol area confined their activities to re-excavation of old tanks and reconstruction of old bunds, while most societies in the Burdwan Sadar subdivision are not functioning as lands in the area are now being irrigated by the Eden and Damodar canals of the Irrigation Department.

Relief Societies.—The number of these societies rose to 77 during the year from 63 in the previous year. They have 11,389 members, a paid-up share capital of Rs. ·23 lakhs and working capital of Rs. 7·72 lakhs of which Rs. ·86 lakhs constitutes reserve fund and other funds. Their profits amounted to Rs. ·26 lakhs. These societies are doing useful work, particularly by promoting thrift among small salary earners.

Insurance Societies.—Owing to the provisions of the New Insurance Societies Act, four co-operative mutual benefit and relief societies, namely, the Bengal Secretariat Co-operative Death Benefit Society, the Calcutta Customs Co-operative Benefit Society, the Calcutta Postal and R.M.S. Co-operative Mutual Benefit Society and the Bengal Police Co-operative Benefit Society were transferred from the "Relief" group of societies to the "Insurance" group during the year. The Corporation of Calcutta Co-operative Death Benefit Society and the Eastern Bengal Railway Employees' Co-operative Benefit Society had been similarly transferred to the "Insurance" group last year.

These six societies together with the Bengal Co-operative Insurance Society had a membership of 13,555 with risk insured amounting to Rs. 62·41 lakhs. During the year 361 persons were insured and premia collected amounted to Rs. 1·99 lakhs. Cost of management during the year amounted to Rs. ·34 lakhs and claims paid to Rs. ·53 lakhs. The funds of these societies amounted to Rs. 9·56 lakhs.

All these societies with the exception of the Bengal Co-operative Insurance Society worked well. It has been decided recently to wind up the latter. Fortunately it has been possible to arrange that an Insurance Company will take over its business on terms which will save the policy-holders and the creditors of the society from any serious loss.

Education Societies.—There were four education societies against three at the end of last year.

The Bongaon Muslim Education Society in the district of Jessore was registered during the year and with the small funds at its disposal had subsidised some Madrassas, High Schools and Primary Teachers' Association in the subdivision.

The Brahmanbaria Muslim Education Society and the Chandpur Muslim Education Society rendered useful service in the education of Muslim youths.

House Building Societies.—During the year under report no new house building society was registered. Their number remained 20. They had 446 members, paid-up share capital of Rs. ·19 lakhs and a working capital of Rs. 1·16 lakhs of which Rs. ·46 lakhs constituted borrowed capital. The house building movement is languishing. Some of the societies registered in Calcutta have not been able to secure plots required by members for building purposes. Others such as the Calcutta Suburban Co-operative Colony at Dum Dum and the Darjeeling House Building Society have erected houses in almost all the available plots and only an extension of their sphere of activities or the area of their operation can make them live societies again. Meantime, taken collectively, these societies are piling up losses. In 1939-40 the losses amounted to Rs. 7,541; in 1940-41 to Rs. 5,685.

The Charfessan House Building Society in Barisal suffered greatly from the cyclone. The houses of all the members were swept away. The Charbheduria Society, also in Barisal, has been reconstituted and the school building which was destroyed has been re-built.

Motor Transport Societies.—The number of these societies remained 3 as in the previous year, two in Howrah and one at Bhola.

The Howrah societies were organised to run buses within the Howrah Municipality and its suburbs. One of them failed to obtain the requisite licenses for running buses, the other was still endeavouring to raise the necessary share capital. The Bhola Motor Owners Association in the district of Bakarganj did not work well, most of the members having disposed of their cars.

PART IV—MISCELLANEOUS.

Liquidation.

The following tables indicate the progress of liquidation:—

(In Lakhs.)

Year.	Gross collection in all liquidated societies.	Liabilities met.		Audit fee paid.	Management cost.			Total disbursements.
		Central Banks.	Others.		Pay of establishment.	Other.	Total.	
1939-40 ..	1·87	1·31	·16	·10	·15	·20	·36	1·93*
1940-41 ..	1·55	·98	·18	·10	·15	·17	·32	1·59*

* Excess of expenses over realisation met from cash balances in hand and by adjustment of suspense accounts.

(In lakhs.)

Year.	Number liquidated during the year.	Number whose liquidation proceedings closed.	Total number of liquidated society at the end of the year.	Total liabilities at the beginning of the year.		Total liabilities at the end of the year.	
				Outside.	Other.	Outside.	Other.
1939-40 ..	81	26	1,554	46·80	24·98	48·10	25·33
1940-41 ..	110	51	1,611	48·10	25·33	56·51	29·69

It must be confessed that the progress of the recovery assets of the societies in liquidation was and always has been disappointing. Not only recoveries are poor and slow but a disproportionately large percentage of them—as much as 20 per cent. in 1940-41—is consumed by establishment and other costs.

The recent amendment of the Bengal Agricultural Debtors' Act bringing debts of liquidated societies within its purview has made the process of realising the dues more easy but dilatory for in many cases members obtain long instalments.

As in previous years societies and liquidators had to purchase properties of defaulters in certain cases during the course of execution proceedings. The properties are in most cases unremunerative and a source of embarrassment. The ownership of lands involves certain duties and responsibilities which the societies or the liquidators are not fitted to discharge.

The entire system of liquidation will have to be overhauled and proposals to this effect have recently been submitted to Government.

Co-operative Debt Settlement Boards.

The number of Co-operative Debt Settlement Boards was 106 during the year. The following statement will give some idea of the progress of debt settlement:—

(Figures in lakhs.)

Number of cases before the Boards at the beginning of the year.	Number of cases filed during the year.	Total number for settlement.	Number of cases rejected or withdrawn.	Number of cases settled.	Total number disposed of.	Number pending settlement at the end of the year.	Amount of original debts covered by the cases settled	Amount awarded.
·43	·24	·67	·06	·08	·14	·53	25·26	18·61

Progress so far has been slow. Only a small fraction of the members of rural credit societies have yet applied, far too many cases have been dismissed, far too few settled. Departmental officers in charge of these Boards have, I fear, not devoted to this work the attention that it deserved, though the many difficulties inherent in this work have contributed to the slow progress in no small measure. The extreme importance of this work on which largely depends the rehabilitation of the Central Banks is now being brought home to all officers with, I am glad to say, distinctly better results. A pamphlet containing comprehensive instructions on the working of these Boards has been issued to all officers, to assist those who are now in charge of these Boards and prepare others for some 300 more Boards that we expect to set up in the near future. Government have already sanctioned one hundred new Boards to be set up within this financial year.

Defalcations.

The Perojpur Urban Bank defalcation case pending from the previous year ended in the conviction of the accused (Head Clerk). The accused (Head Clerk) in the Bhola Co-operative Town Bank defalcation case remained absconding.

A defalcation involving a sum of Rs. 30,000 in the Patiya Co-operative Urban Bank in Chittagong was detected which was under police investigation.

Several societies in the district of Dacca, viz., the Dacca Town Bank, Dacca District Teachers Society and the Jahangirnagar Traders Bank suffered from defalcations. In the case of the Dacca Town Bank the amount involved was about Rs. 65,000. The accused, the Secretary and the Cashier, are being prosecuted.

The Accountant of the Chandanbaisa Central Bank misappropriated Rs. 2,546 of the bank's money but the amount was recovered from him.

Co-operative Training and Education.

The scheme for the training and education of the staff and members of co-operative societies out of the Government of India grant was continued during the year.

As in the previous year the teaching staff of the Co-operative Training Institute consisted of 2 Inspector-Instructors and 4 Auditor-Instructors. An Incorporated Accountant and a Professor of Economic acted as part-time lecturers.

By the end of the year under review, all Auditors and most of the staff of the Central Banks had been trained. In March 1941 the training of the Secretaries of rural societies was taken up. For this purpose 20 peripatetic instructional units, each consisting of an Auditor and an Assistant Auditor selected from the rank of Supervisors, are now touring the districts and holding training classes at suitable centres. It is hoped that this training will be completed by March 1942.

A scheme has been submitted to Government which provides for making the Institute permanent, when the Government of India grant is withdrawn, for changing the system of recruitment and training of new recruits to the department and to service under the societies, for revision and simplification of the existing syllabus while lengthening the period of training and for periodical refresher courses for departmental officers and the staff of the Central Banks.

Government assistance to the movement.

Co-operative societies received various grants-in-aid and subsidies both from the Government of India and the Provincial Government.

The entire cost of running the Co-operative Training Institute at Dum Dum was met out of the Government of India grant as usual. During the year the cost amounted to Rs. 32,651.

The Government of India grant for the development of the handloom industry was received for the 6th year amounting to Rs. 55,453 for the year.

The grant from the Sugar Excise Fund of the Government of India for the organisation and development of co-operative societies among sugarcane-growers was received by the two sugarcane-growers' unions at Gopalpur and Setabganj. The cost of their staff and other expenditure amounting to Rs. 9,877 during the year was so met.

The Bengal Provincial Bank received from the Provincial Government the 5th instalment of the annual grant of Rs. 2 lakhs to enable it wipe off losses it sustained on account of the defunct jute sale and supply societies. The salary of the Special Officer attached to the Bank was also met from Provincial revenues and amounted to Rs. 2,256 for the year. Recently Mr. R. N. Roy, I.S.O., retired Deputy Registrar, has been appointed to this post at a slightly increased salary.

Rupees 1,999 was received from the Provincial Government for distribution among 143 backward societies towards the cost of their clerical staff. Rupees 1,109 was similarly received for the establishment of a sale and credit society in the Chittagong Hill Tracts.

The Bengal Co-operative Alliance could not draw during the year the expected grant of Rs. 10,000, from the Provincial Government.

Official and non-official assistance.

The movement was fortunate in that it continued to secure the assistance of the District and Subdivisional Officers and non-officials in an abundant measure. It has unfortunately lost a veteran co-operator in Rai Satyangshu Kumar Sinha Bahadur of Burdwan, who died towards the close of the year.

My thanks are due to all officers of the department and in particular to my Deputy Registrar Khan Bahadur Chaudhury Afsar Ali and Personal Assistant Rai Sahib Niranjan Mohon Bardhan who have had to work exceptionally hard under trying circumstances.

STATEMENT

OPERATIONS OF

Classification.	Number of members.		Number of affiliated societies holding shares in Central Banks.				Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—		Loans and deposits received during the year from—		
	Individuals.	Societies.	Central Credit.	Agricultural Credit.	Non-agricultural Credit.	Others.	Individuals.	Banks and societies.	Individuals.	Banks and societies.	Individuals.	Banks and societies.	Central Banks.	Primary societies.	Individual and other sources.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
							Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(a) **Provincial Banks.**															
Bengal Provincial Co-operative Bank, Limited ..	..	184	129	16	29	10	..	†49,73,930	..	50,81,454	..	1,49,72,958	41,87,256	41,47,643	*2,92,55,650
Figures of the last year ..	..	179	129	12	28	10	..	†50,40,272	..	32,18,722	..	1,50,97,482	59,95,970	43,02,240	3,35,99,944
(b) **Central Banks.**															
24-Parganas—															
Taki Central Co-operative Bank, Limited ..	..	674	..	667	5	2	..	49,580	..	90,976	..	3,50,283	40,098	40	305
Nimta Central Co-operative Bank, Limited ..	..	21	..	19	1	1	..	18,460	..	15,359	..	15,088	3,465	2,639	8,070
Diamond Harbour Central Co-operative Bank, Limited ..	24	317	..	316	1	..	..	63,888	..	57,669	..	72,694	35,747	2,133	15,254
Baraset Central Co-operative Bank, Limited ..	127	230	..	224	5	1	97	31,889	220	47,723	195	1,72,414	3,386	1,650	1,74,421
Gosava Central Co-operative Bank, Limited ..	..	25	..	22	1	2	..	3,90,829	..	3,84,265	..	97,414	..	5,469	2,73,506
Total ..	151	1,267	..	1,248	13	6	97	5,54,646	220	5,95,992	195	7,07,893	82,696	11,931	4,71,556
Nadia—															
Nadia Central Co-operative Bank, Limited ..	145	289	..	282	5	2	..	23,963	..	54,612	..	3,33,273	..	..	12,295
Ranaghat Central Co-operative Bank, Limited ..	15	180	..	175	1	4	..	10,989	..	11,122	..	1,37,909	11,163	..	1,485
Chuadanga Central Co-operative Bank, Limited ..	..	162	..	148	1	13	..	24,237	..	28,450	..	1,65,209	20,709	..	596
Meherpur Central Co-operative Bank, Limited ..	56	191	..	186	2	3	..	44,663	..	56,745	..	1,63,657	..	..	31,782
Kushtia Central Co-operative Bank, Limited ..	65	375	..	374	..	1	..	43,654	..	77,465	..	3,70,800	1,757	925	1,116
Total ..	281	1,197	..	1,165	9	23	..	1,47,506	..	2,28,394	..	11,70,668	33,629	925	47,274
Murshidabad—															
Berhampur Central Co-operative Bank, Limited	186	197	..	192	3	2	..	1,17,693	..	1,88,731	..	2,90,926	..	4,610	4,32,346
Lalbagh Central Co-operative Bank, Limited ..	18	275	..	268	2	5	..	2,362	..	13,751	..	2,05,431	2,005	..	443
Kandi Central Co-operative Bank, Limited ..	90	175	..	170	3	2	..	14,849	..	15,033	..	1,46,500	16,737	653	25,542
Jangipur Central Co-operative Bank, Limited	63	191	..	184	2	5	..	48,953	..	46,158	..	1,51,621	27,432	591	2,750
Total ..	357	838	..	814	10	14	..	1,83,857	..	2,63,673	..	7,94,478	46,174	5,854	4,61,081
Jessore—															
Jessore Central Co-operative Bank, Limited ..	65	437	..	434	2	1	..	89,229	..	86,140	..	3,89,653	42,212	..	43,677
Magura Central Co-operative Bank, Limited ..	40	309	..	308	1	..	..	1,16,531	..	93,801	..	5,03,668	1,10,030	..	1,471
Narail Central Co-operative Bank, Limited ..	38	352	..	352	..	..	..	19,131	..	32,859	..	3,29,696	19,664	162	3,239
Jhenidah Central Co-operative Bank, Limited	54	380	..	380	..	..	..	1,04,385	..	1,10,560	..	85,743	1,01,231	..	639
Total ..	197	1,478	..	1,474	3	1	..	3,29,276	..	3,23,360	..	13,08,760	2,73,137	162	49,026
Khulna—															
Khulna Central Co-operative Bank, Limited ..	140	338	..	317	14	7	..	28,180	..	66,840	..	4,09,900	75,132	14,304	38,740
Raruli Central Co-operative Bank, Limited ..	..	389	..	382	6	1	..	64,448	..	66,951	..	2,38,906	51,346	3,109	3,282
Bagerhat Central Co-operative Bank, Limited	77	303	..	294	3	6	..	90,381	..	1,35,206	..	2,17,283	25,259	51,279	1,32,692
Shatkhira Central Co-operative Bank, Limited	21	242	..	241	1	..	..	33,533	..	63,124	..	16,299	17,561	200	90
Total ..	238	1,272	..	1,234	24	14	..	2,16,542	..	3,32,121	..	8,82,388	1,69,298	68,892	1,74,804
Burdwan—															
Burdwan Central Co-operative Bank, Limited	156	580	..	559	4	17	..	6,43,080	..	7,80,191	..	4,93,824	..	487	27,20,274
Kalna Central Co-operative Bank, Limited ..	..	201	..	195	1	5	..	41,509	..	50,303	..	2,26,835	12,189	133	3,107
Katwa Central Co-operative Bank, Limited ..	28	181	..	176	2	3	..	1,03,460	..	92,064	..	1,37,973	44,188	..	47,130
Asansol Central Co-operative Bank, Limited ..	27	175	..	121	2	52	..	28,168	..	13,994	..	87,998	10,474	3,042	1,42,214
Total ..	211	1,137	..	1,051	9	77	..	8,16,217	..	9,36,552	..	9,46,630	66,851	3,662	29,12,725

*Includes Government loan of Rs. 33,67,000.
†Including cash credits and overdrafts.

A.

CENTRAL BANKS.

Sales of goods to members.	Purchase of members products.	Cost of management.	Share capital paid up.	Loans and deposits received at the end of the year from— Societies.	Provincial or Central Banks.	Government.	Individuals and other sources.	Reserve and other funds. Reserve fund, under section 33 of Act. II of 1912.	Other funds, e.g., Building Fund, etc.	Working capital.	Profit and loss of the year.	Usual dividend paid on shares.	Most usual rate of interest— On borrowings.	On lendings.	Uncalled and subscribed share capital.
17	18	19	20	21	22	23	24	25(a)	25(b)	26	27	28	29	30	31
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
..	..	1,36,419	19,40,300	24,38,066	31,79,310	33,67,000	‡1,41,09,422	7,80,193	31,01,868	2,89,16,159	+2,12,984	..	3½	5	19,40,300
..	..	2,09,685	18,67,975	22,54,754	39,16,750	34,50,000	‡1,37,63,745	7,56,244	28,36,277	2,88,45,745	+76,394	..	3	5	18,67,975
..	..	7,980	77,665	13,129	1,25,331	..	2,16,873	55,136	69,795	5,57,929	+11,193	..	5½	7½ to 9⅜	..
..	..	423	2,875	8,855	1,180	..	16,909	4,047	4,628	38,494	+194	..	2 to 5½	9⅜ to 10 15/16	2,875
..	..	3,352	19,516	2,170	20,000	..	69,213	8,220	19,768	1,38,887	+2,097	..	5½	7½, 12½, 10 15/16	21,425
..	..	3,969	27,110	9,760	29,826	..	1,88,038	21,881	15,054	2,91,669	+4,169	..	5½	9⅜, 10 15/16	32,470
..	..	1,476	4,775	19,712	..	..	1,01,227	4,548	5,430	1,35,692	+2,502	7½	1, 4, 2½	6½ to 7½	4,775
..	..	17,200	1,31,941	53,626	1,76,337	..	5,92,260	93,832	1,14,675	11,62,671	+20,155	..	..	..	61,545
..	..	6,541	52,368	28,652	2,000	..	6,52,425	40,000	19,166	7,94,611	+18,398	..	5½	9⅜	49,632
..	..	3,182	29,004	4,059	59,288	..	1,04,056	18,237	37,697	2,52,341	+4,190	..	5½	8	29,016
..	..	4,743	23,885	1,346	62,784	..	1,80,791	16,575	44,709	3,30,090	+7,533	..	5½	9⅜	340
..	..	6,812	37,462	19,500	..	..	1,69,611	24,641	28,859	2,80,073	+4,222	6¼	..	9⅜	53,753
..	..	7,437	60,320	4,120	2,64,391	..	1,73,900	44,795	26,784	5,74,310	+26,297	..	5½	10½	60,320
..	..	28,715	2,03,039	57,677	3,88,463	..	12,80,783	1,44,248	1,57,215	22,31,425	+60,640	..	..	..	1,93,060
..	..	7,630	56,370	39,164	..	..	6,35,725	41,000	60,558	8,32,817	+4,747	..	..	9⅜	75,330
..	..	4,417	31,995	9,392	32,295	..	2,41,314	21,510	44,918	3,81,424	+6,669	..	5½	9⅜	..
..	..	3,387	23,210	5,193	51,100	..	1,14,127	12,322	20,056	2,26,008	+2,969	..	5½	9⅜	27,830
..	..	3,789	37,056	983	5,551	..	1,59,219	21,825	40,116	2,64,750	+4,663	..	5½	9⅜	44,795
..	..	19,223	1,48,631	54,732	88,946	..	11,50,385	96,657	1,65,648	17,04,999	+19,048	..	..	..	1,47,955
..	..	11,592	71,000	15,943	41,193	..	4,11,529	94,737	57,573	6,91,975	+16,877	..	5	9⅜	71,000
..	..	4,929	65,165	6,053	88,665	..	5,40,787	65,600	47,195	8,13,465	+741	..	5½	10	1,481
..	..	5,188	48,484	6,491	65,208	..	3,36,374	32,375	54,681	5,43,613	+9,097	..	5½	10 15/16	51,716
..	..	2,890	13,319	286	90,863	..	12,025	2,785	2,250	1,21,528	+1,761	..	5½	10	20,513
..	..	24,599	1,97,968	28,773	2,85,929	..	13,00,715	1,95,497	1,61,699	21,70,581	+28,476	..	..	..	1,44,710
..	..	8,476	66,370	25,903	54,888	..	3,40,034	1,46,121	2,216	6,35,532	+10,918	..	6	10	66,370
..	..	5,447	39,260	50,083	48,360	..	1,73,454	22,300	33,977	3,67,434	+7,892	..	5½	9⅜	..
..	..	8,937	44,111	27,410	40,576	..	2,04,267	17,395	19,857	3,53,616	+5,646	..	5½	9⅜	50,500
..	..	1,416	9,640	137	15,532	..	166	472	..	25,947	+1,236	..	5½	8½	14,535
..	..	24,276	1,59,381	1,03,533	1,59,356	..	7,17,921	1,86,288	56,050	13,82,529	+25,692	..	..	..	1,31,405
..	..	26,680	1,14,530	3,723	..	..	21,30,286	1,44,190	1,20,555	25,13,284	+25,828	..	..	7½	..
..	..	6,196	42,002	17,354	24,202	..	2,35,563	20,910	49,495	3,89,526	+13,645	..	5	10 15/16	..
..	..	4,221	21,965	..	1,08,196	..	90,127	5,200	12,800	2,38,288	+7,804	3⅛	5½	9⅜	44,050
..	..	3,026	17,815	2,157	3,366	..	99,427	3,600	3,208	1,29,573	+1,997	4	4	10	3,175
..	..	40,123	1,96,312	23,234	1,35,764	..	25,55,403	1,73,900	1,86,058	32,70,671	+49,274	..	..	..	47,225

‡Including cash credits from joint stock banks.

STATEMENT

OPERATIONS OF

Classification.	Number of members.		Number of affiliated societies holding shares in Central Banks.				Loand made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—		Loans and deposits received during the year from—		
	Individuals.	Societies.	Central Credit.	Agricultural Credit.	Non-agricultural Credit.	Others.	Individuals.	Banks and societies.	Individuals.	Banks and societies.	Individuals.	Banks and societies.	Central Banks.	Primary societies.	Individual and other sources.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
							Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(b) **Central Banks.**															
Birbhum—															
Birbhum Central Co-operative Bank, Limited.	40	414	..	274	3	137	..	75,398	..	1,75,844	..	2,49,057	..	36,882	2,12,327
Rampurhat Central Co-operative Bank, Limited	2	266	..	225	4	37	..	24,891	..	38,319	..	2,49,687	2	1,807	23,262
Viswavarati Central Co-operative Bank, Limited	52	290	..	239	3	48	..	91,487	..	1,11,758	..	1,75,450	4,508	4,357	1,95,262
Nalhati Central Co-operative Bank, Limited ..	16	302	..	281	2	19	..	9,957	..	6,689	..	2,65,922	10,056	396	5,402
Total ..	110	1,272	..	1,019	12	241	..	2,01,733	..	3,32,610	..	9,40,116	14,566	43,442	4,36,253
Midnapore—															
Midnapore Central Co-operative Bank, Limited	64	471	4	458	5	4	..	5,43,193	..	5,69,435	..	3,05,456	16,696	14,866	4,30,249
Khelar Balarampur Central Co-operative Bank, Limited ..	..	229	..	227	..	2	..	42,144	..	44,755	..	87,231	2,000	10,691	31,872
Tamluk Central Co-operative Bank, Limited ..	48	250	..	232	7	11	..	2,47,965	..	2,38,057	..	2,53,919	..	19,539	2,24,282
Mugbaria Central Co-operative Bank , Limited ..	..	158	..	157	..	1	..	18,215	..	9,772	..	1,15,781	26,000	14	44,659
Belebara Central Co-operative Bank, Limited ..	..	144	..	143	1	..	..	27,133	..	13,619	..	80,783	..	128	16,236
Balagaria Central Co-operative Bank, Limited ..	..	101	..	101	..	..	..	13,215	..	8,549	..	90,463	..	2,442	11,614
Ghatal Central Co-operative Bank, Ltd. ..	19	155	..	154	1	..	..	28,554	..	24,078	..	1,07,293	19,052	..	1,159
Total	131	1,508	4	1,472	14	18	..	9,20,419	..	9,08,265	..	10,40,226	63,748	47,680	7,60,071
Bankura—															
Bankura Central Co-operative Bank, Limited ..	150	566	..	341	3	222	..	2,47,929	..	2,85,834	..	2,09,859	..	1,56,090	7,83,335
Bishnupur Central Co-operative Bank, Limited	50	114	..	96	2	16	..	20,137	..	25,363	..	29,852	5,676	4,000	9,602
Total ..	200	680	..	437	5	238	..	2,68,066	..	3,11,197	..	2,39,711	5,676	1,60,090	7,92,937
Hooghly—															
Hooghly Central Co-operative Bank, Limited ..	33	258	..	242	9	7	..	37,853	..	91,270	..	3,24,044	25,090	172	9,447
Arambagh Central Co-operative Bank, Limited	14	89	..	89	..	..	..	19,724	..	14,291	..	71,173	18,082	112	18,671
Total ..	47	347	..	331	9	7	..	57,577	..	1,05,561	..	3,95,217	43,172	284	28,118
Howrah—															
Uluberia Central Co-operative Bank, Limited ..	24	126	..	116	3	7	..	33,955	..	36,138	..	42,950	14,136	160	12,716
Dacca—															
Dacca Central Co-operative Bank, Limited ..	116	493	..	491	1	1	..	59,601	..	1,10,093	..	7,37,310	65,381	5,622	3,76,949
Narayanganj Central Co-operative Bank, Limited	46	501	..	496	3	2	..	24,666	..	72,612	..	5,88,546	21,807	694	45,821
Manikganj Central Co-operative Bank, Ltd. ..	173	208	..	207	1	..	..	36,687	..	41,693	..	2,27,563	11,537	1,437	19,166
Bikrampur Central Co-operative Bank, Limited	159	120	..	118	2	..	..	32,197	..	48,374	..	2,09,546	11,200	1,389	18,140
Raipur Central Co-operative Bank, Limited	..	258	..	256	2	..	..	21,523	..	41,756	..	6,83,765	10,000	6,875	12,502
Baira Central Co-operative Bank, Limited ..	..	106	..	106	..	..	..	22,217	..	29,609	..	1,08,883	12,970	..	600
Tangi Central Co-operative Bank, Limited ..	..	114	..	114	..	..	..	12,173	..	25,057	..	1,57,297	..	..	4,189
Ichapura Central Co-operative Bank, Limited ..	..	174	..	167	7	..	..	32,802	..	39,888	..	1,15,395	27,719	1,943	105
Kaliganj Central Co-operative Bank, Limited ..	..	228	..	228	..	..	..	1,042	..	29,159	..	1,52,941	..	21	2,301
Total ..	494	2,202	..	2,183	16	3	..	2,42,908	..	4,38,239	..	29,81,246	1,60,614	17,981	4,79,723

A.

CENTRAL BANKS.

Sales of goods to members.	Purchase of members' products.	Cost of management.	Share capital paid up.	Loans and deposits received at the end of the year from— Societies.	Provincial or Central Banks.	Government.	Individual and other sources.	Reserve and other funds. Reserve fund, under section 33 of Act II of 1912.	Other funds, e.g., Building Fund, etc.	Working capital.	Profit and loss of the year.	Usual dividend paid on shares.	Most usual rate of interest— On borrowings.	On lendings.	Uncalled and subscribed share capital.
17	18	19	20	21	22	23	24	25(a)	25(b)	26	27	28	29	30	31
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
..	..	6,990	51,035	23,753	..	..	3,34,972	29,687	44,351	4,83,798	+757	..	4½	9⅜	7,250
..	..	6,756	33,205	18,134	25,932	..	2,87,416	35,000	45,482	4,45,169	+4,394	..	5	9⅜	265
..	..	7,428	43,788	922	61,691	..	1,47,158	10,260	23,084	2,86,903	+2,725	..	5½	10 15/16	6,900
..	..	4,826	49,350	13,435	1,62,403	..	1,15,941	27,405	50,880	4,19,414	+8,928	..	5½	9⅜	52,380
..	..	26,000	1,77,378	56,244	2,50,026	..	8,85,487	1,02,352	1,63,797	16,35,284	+16,804	..	..	..	66,795
															..
..	..	12,870	1,05,920	39,401	18,765	..	6,17,143	82,200	61,499	9,24,928	+12,607	4 to pref. 2¾ to ord.	3	8 7/16	1,58,880
..	..	3,267	33,820	17,012	..	..	75,458	23,050	21,206	1,70,546	+2,438	..	5	8	..
..	..	10,290	59,555	20,473	..	..	4,66,743	39,020	62,907	6,48,698	+9,650	3⅛	4	9⅜	68,195
..	..	3,884	33,790	11,182	36,741	..	80,801	16,411	19,997	1,98,922	+1,308	..	5	9⅜	..
..	..	3,491	23,530	7,888	..	..	93,835	15,600	22,189	1,63,042	+1,171	..	4½	8¼	23,530
..	..	2,662	19,670	9,211	..	..	86,328	5,325	7,306	1,27,840	+2,201	..	5	9⅜	..
..	..	2,868	24,275	23,547	11,832	..	63,979	3,885	9,223	1,36,741	+2,833	..	5½	9⅜	24,275
..	..	39,332	3,00,560	1,28,714	67,338	..	14,84,287	1,85,491	2,04,327	23,70,717	+32,208	..	..	..	2,74,880
..	..	9,759	62,360	32,671	..	..	3,55,221	31,300	21,745	5,03,297	+6,800	..	4½	9⅜	80,990
..	..	1,311	7,035	4,417	..	..	21,503	1,867	2,615	37,437	+138	..	5	9⅜	14,915
..	..	11,070	69,395	37,088	..	..	3,76,724	33,167	24,360	5,40,734	+6,938	..	..	..	95,905
..	..	10,138	66,515	98,988	7,736	..	3,49,335	17,261	23,388	5,63,223	+9,623	..	4	10	69,885
..	..	2,087	11,270	2,952	28,640	..	36,502	4,985	6,733	91,082	+1,239	..	4	9⅜	11,280
..	..	12,225	77,785	1,01,940	36,376	..	3,85,837	22,246	30,121	6,54,305	+10,862	..	..	..	81,165
..	..	2,125	8,610	6,031	..	..	52,409	2,837	4,030	73,917	+936	..	4½	10 15/16	8,610
..	..	16,549	1,32,940	32,115	59,322	..	6,99,555	1,42,124	55,959	11,22,015	+19,027	..	5	9⅜	..
..	..	12,513	83,745	3,710	4,85,409	..	1,74,583	62,631	1,02,000	9,12,078	+24,225	..	5	8½	..
..	..	6,507	47,952	3,481	88,537	..	1,73,625	31,700	44,480	3,89,775	+2,299	..	5	9	57,765
..	..	4,821	45,240	337	1,26,200	..	58,944	48,100	1,12,988	3,91,809	+7,555	..	5	10 15/16	..
..	..	13,431	87,150	12,212	6,80,000	..	93,569	67,000	1,21,453	10,61,384	+5,458	..	5	8½	87,150
..	..	3,220	19,700	753	1,22,470	..	17,637	9,370	24,140	1,94,070	+1,631	..	5½	10 15/16	..
..	..	2,355	21,615	373	1,26,525	..	80,277	11,645	27,766	2,68,201	+6,459	..	5	9⅜	..
..	..	3,310	16,675	1,961	91,708	..	25,267	7,756	17,996	1,61,363	+1,487	..	5½	10 15/16	..
..	..	4,757	21,560	221	1,06,152	..	65,517	10,300	3,184	2,06,934	+365	..	5	9⅜	..
..	..	67,463	4,76,577	55,163	18,86,323	..	13,88,974	3,90,626	5,09,966	47,07,629	+68,506	..	..	..	1,44,915

STATEMENT

OPERATIONS OF

Classification.	Number of members.		Number of affiliated societies holding shares in Central Banks.				Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—		Loans and deposits received during the year from—		
	Individuals.	Societies.	Central Credit.	Agricultural Credit.	Non-agricultural Credit.	Others.	Individuals.	Banks and societies.	Individuals.	Banks and societies.	Individuals.	Banks and societies.	Central Banks.	Primary societies.	Individual and other sources.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
							Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(a) **Central Banks.**															
Mymensingh—															
Mymensingh Central Co-operative Bank, Limited	49	950	..	939	8	3	..	1,96,000	..	1,91,877	..	23,59,905	2,14,379	..	16,349
Jamalpur Central Co-operative Bank, Limited	250	470	..	425	6	39	..	73,430	..	1,02,217	..	6,51,516	34,039	12,083	1,00,849
Kishoreganj Central Co-operative Bank, Limited	116	299	..	296	3	..	..	60,666	..	70,820	..	3,79,732	31,000	7	2,712
Tangail Central Co-operative Bank, Limited ..	271	418	..	415	2	1	..	6,61,845	..	6,43,882	..	10,51,997	1,17,809	1,218	6,163
Netrokona Central Co-operative Bank, Limited	..	354	..	349	5	..	..	76,196	..	81,374	..	3,47,149	83,004	242	18,951
Pingna Central Co-operative Bank, Limited ..	..	170	..	170	..	..	..	16,167	..	31,077	..	3,31,856	18,254	649	794
Dhanbari Central Co-operative Bank, Limited	..	240	..	239	1	..	..	44,483	..	60,558	..	2,47,109	56,328	2,822	728
Sarisabari Central Co-operative Bank, Limited	..	156	..	156	..	..	..	16,996	..	34,025	..	1,41,384	15,590	522	1,893
Madharganj Central Co-operative Bank, Limited	..	196	..	195	1	..	..	21,906	..	59,007	..	1,74,100	23,532	2,695	1,636
Gaffargaon Central Co-operative Bank, Limited	..	226	..	226	..	..	..	60,973	..	49,292	..	1,95,320	67,917	..	677
Bhairab Central Co-operative Bank, Limited ..	48	158	..	158	..	..	..	40,863	..	21,039	..	57,511	40,405	2,793	5,816
Nagarpur Arshad Ali Central Co-operative Bank, Limited	..	426	..	426	..	..	..	1,41,520	..	1,36,604	..	4,246	..	2,277	19
Total ..	734	4,063	..	3,994	26	43	..	14,11,045	..	14,81,772	..	59,41,825	7,02,257	25,308	1,56,587
Bakarganj—															
Barisal Central Co-operative Bank, Limited	93	544	..	524	12	8	..	2,34,949	..	2,84,998	..	11,67,346	1,27,953	78,275	3,27,662
Mathbaria Central Co-operative Bank, Limited	..	239	..	236	2	1	..	20,190	..	75,984	..	2,24,836	14,287	7,001	14,524
Patuakhali Central Co-operative Bank, Limited	71	191	..	189	1	1	..	17,158	..	25,565	..	1,91,958	13,909	..	18,788
Bhola Central Co-operative Bank, Limited ..	57	263	..	253	9	1	..	40,986	..	37,583	..	3,35,206	39,638	6,501	20,142
Chakhar Central Co-operative Bank, Limited ..	31	224	..	..	..	..	..	1,09,668	..	95,340	..	55,940	59,779	4,881	10,786
Khepupara Central Co-operative Bank, Limited	..	148	..	147	..	1	..	49,928	..	63,719	..	3,84,984	7,039	3,584	2,203
Pirojpur Central Co-operative Bank, Limited ..	..	180	..	174	5	1	..	52,305	..	52,538	..	93,706	4,251	736	15,984
Barguna Central Co-operative Bank, Limited ..	Work not commenced.														
Total ..	252	1,789	..	1,747	29	13	..	5,25,184	..	6,35,727	..	24,53,976	2,66,856	1,00,978	4,10,089
Faridpur—															
Faridpur Central Co-operative Bank, Limited	..	423	..	418	4	1	..	54,421	..	68,184	861	4,01,440	42,863	..	8,859
Madaripur Central Co-operative Bank, Limited	209	804	..	795	4	5	..	2,70,309	..	3,18,946	..	6,70,733	84,436	575	20,088
Goalundo Central Co-operative Bank, Limited	41	301	..	297	2	2	..	41,714	..	42,307	..	3,36,585	58,787	213	25,591
Gopalganj Central Co-operative Bank, Limited	82	250	..	243	5	2	..	98,512	..	1,04,587	..	2,59,785	21,460	1,999	28,126
Total ..	332	1,778	..	1,753	15	10	..	4,64,956	..	5,34,024	861	16,68,543	2,07,546	2,787	82,664
Chittagong—															
Chittagong Central Co-operative Bank, Limited	49	436	..	397	39	..	..	79,466	..	1,22,092	..	3,59,505	32,700	11,820	20,018
Cox's Bazar Central Co-operative Bank, Limited	..	156	..	153	3	..	..	90,092	..	1,02,003	..	1,19,889	36,546	3,087	12,910
Total ..	49	592	..	550	42	..	..	1,69,558	..	2,24,095	..	4,79,394	69,246	14,907	32,928

A.

CENTRAL BANKS.

Sales of goods to members.	Purchase of members products.	Cost of management.	Share capital paid up.	Loans and deposits received at the end of the year from— Societies.	Provincial or Central Banks.	Government.	Individual and other sources.	Reserve and other funds. Reserve fund, under section 33 of Act II of 1912.	Other funds, e.g., Building Fund, etc.	Working capital.	Profit and loss of the year.	Usual dividend paid on shares.	Most usual rate of Interest— On borrowings.	On lendings.	Uncalled and subscribed share capital.
17	18	19	20	21	22	23	24	25(a)	25(b)	26	27	28	29	30	31
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
..	..	20,754	2,92,365	30,644	6,39,723	..	15,38,672	3,71,664	1,33,374	30,06,442	+1,57,330	..	5	8⅜	..
..	..	16,407	90,720	92,966	3,51,474	..	2,78,808	1,03,298	1,37,443	10,54,709	+19,777	..	5	8½	90,720
..	..	6,822	64,775	5,260	1,92,860	..	1,67,979	52,172	42,933	5,25,979	+10,715	..	5	8½	..
..	..	14,095	1,14,470	21,034	3,96,799	..	3,10,208	86,483	75,100	10,04,094	+18,359	..	5	8½	..
..	..	8,794	44,158	8,344	3,75,037	..	48,586	22,623	43,386	5,42,134	+6,015	..	5	9⅜	46,425
..	..	6,133	39,140	4,466	2,17,284	..	79,948	25,756	51,639	4,18,233	+5,223	..	5	9⅜	..
..	..	5,969	34,260	6,549	2,42,278	..	6,564	10,805	22,982	3,23,438	+1,549	..	5	8	..
..	..	3,150	18,311	5,807	1,35,922	..	18,105	9,152	16,160	2,03,457	+661	..	5	8	18,315
..	..	5,181	29,825	38,489	1,48,000	..	10,898	12,551	13,043	2,52,806	+1,736	..	5	9	29,825
..	..	4,587	26,338	29	2,02,612	..	14,507	10,315	14,550	2,68,351	+1,976	..	5	9⅜	..
..	..	1,592	9,847	2,337	44,680	..	6,796	1,068	79	64,807	+779	..	5½	8½	..
..	..	3,999	14,011	3,080	3,975	..	..	51	..	21,117	−489	..	5½	9⅜	14,885
..	..	97,483	7,78,220	2,19,005	29,50,644	..	24,81,071	7,05,938	5,50,689	76,85,567	+2,23,631	..	..	..	2,00,170
..	..	24,165	1,24,335	92,147	52,351	..	11,11,825	1,29,500	63,435	15,73,593	−16,750	3⅛	5	10 15/16	1,32,625
..	..	6,988	44,000	16,441	1,70,119	..	43,980	32,170	33,785	3,40,495	+7,882	..	6	10 15/16	44,000
..	..	5,001	33,066	5,198	1,07,375	..	90,668	40,285	42,414	3,19,006	+7,128	..	8	12½	37,830
..	..	7,872	44,111	11,271	2,98,733	..	92,667	23,736	52,053	5,22,571	−1,304	..	8	9⅜	44,920
..	..	1,100	9,615	690	59,779	..	6,390	377	..	76,851	+378	..	5½	8½	10,505
..	..	7,085	97,252	22,906	2,85,567	..	8,307	1,09,874	1,65,938	6,89,844	+35,309	..	7½	10 15/16	83,725
..	..	4,716	20,775	5,209	15,239	..	91,104	6,275	13,453	1,52,055	+1,337	..	5½	10 15/16	20,775
			Work not commenced.												
..	..	56,927	3,73,154	1,53,862	9,89,163	..	14,44,941	3,42,217	3,71,078	36,74,415	+33,980	..	..	..	3,74,380
..	..	7,851	62,665	4,592	92,750	..	3,59,965	1,03,023	1,09,934	7,32,929	+19,074	..	5	12	61,765
..	..	14,997	98,350	14,187	6,36,236	..	1,97,834	66,785	1,28,632	11,42,024	+33,295	..	5	12½	98,350
..	..	7,785	49,175	4,512	71,063	..	2,98,884	53,610	50,815	5,28,059	+7,852	..	5½	9⅜	49,175
..	..	8,730	49,475	11,692	21,460	..	2,45,674	37,187	53,879	4,19,367	+6,538	..	5½	9⅜	54,625
..	..	39,363	2,59,665	34,983	8,21,509	..	11,02,357	2,60,605	3,43,260	28,22,379	+66,759	..	..	..	2,63,915
..	..	7,781	95,302	2,28,820	4,915	..	2,06,465	49,560	63,666	6,48,728	+10,810	..	5½	9⅜	94,000
..	..	4,820	24,637	24,001	88,246	..	39,865	6,572	2,214	1,85,535	+361	..	2½ to 5½	8 to 9	25,000
..	..	12,601	1,19,939	2,52,821	93,161	..	2,46,330	56,132	65,880	8,34,263	+11,171	..	..	..	1,19,000

STATEMENT

OPERATIONS OF

Classification.	Number of members.		Number of affiliated societies holding shares in Central Banks.				Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—		Loans and deposits received during the year from—		
	Individuals.	Societies.	Central Credit.	Agricultural Credit.	Non-agricultural Credit.	Others.	Individuals.	Banks and societies.	Individuals.	Banks and societies.	Individuals.	Banks and societies.	Central Banks.	Primary societies.	Individual and other sources.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
							Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(b) Central Banks —*Contd.*															
Noakhali—															
Noakhali Central Co-operative Bank, Limited	51	444	..	438	6	..	..	3,680	..	86,384	..	3,73,136	3,192	59	8,713
Feni Central Co-operative Bank, Limited ..	42	307	..	302	5	..	..	36,168	..	57,194	..	3,72,150	18,165	19,450	94,730
Hatya Central Co-operative Bank, Limited ..	..	322	..	320	2	..	..	76,292	..	87,737	..	1,69,121	2,040	3,816	1,239
Sandiwp Central Co-operative Bank, Limited ..	43	181	..	180	1	..	..	23,476	..	32,202	..	2,15,066	25,121	3,850	10,590
Lakshmipur Central Co-operative Bank, Limited	62	200	..	197	3	..	..	54,563	..	50,330	..	2,09,022	44,874	6,409	5,251
Raipura Central Co-operative Bank, Limited	12	122	..	121	1	..	..	26,340	..	17,067	..	88,170	33,480	909	275
Total ..	210	1,576	..	1,558	18	..	..	2,20,519	..	3,30,914	..	14,26,665	1,26,872	34,493	1,20,798
Tippera—															
Comilla Central Co-operative Bank, Limited ..	238	568	..	568	..	..	..	1,70,744	..	2,45,099	..	7,18,704	63,946	..	19,391
Tippera-Raj Central Co-operative Bank, Limited	146	177	..	176	1	..	..	531	..	10,497	..	2,38,227	..	5	1,974
Chandpur Central Co-operative Bank, Limited	60	404	..	398	1	5	..	2,45,093	..	2,58,919	..	5,88,502	53,320	..	21,165
Brahmanbaria Central Co-operative Bank, Limited	..	403	..	398	2	3	..	27,939	..	36,597	..	5,19,767	..	..	10,669
Daudkandi-Gauripur Central Co-operative Bank, Limited	..	169	..	169	..	..	..	21,393	..	34,304	..	2,77,311	9,877	487	3,086
Matlab Central Co-operative Bank, Limited ..	..	195	..	194	1	..	..	10,090	..	14,877	..	3,52,986	..	1,064	3,444
Nabinagar Central Co-operative Bank, Limited	..	257	..	256	1	..	..	25,552	..	46,760	..	3,47,086	..	2,224	7,058
Laksam Central Co-operative Bank, Limited ..	40	335	..	333	2	..	..	1,11,558		53,401	..	2,97,393	1,12,763	..	3,911
Total ..	484	2,508	..	2,492	8	8	..	6,12,900	..	7,00,454	..	33,39,976	2,39,906	3,780	70,698
Rajshahi—															
Rajshahi Central Co-operative Bank Limited	85	375	..	373	2	..	..	1,28,575	..	1,52,681	..	2,84,709	20,656	5,696	55,541
Puthia Central Co-operative Bank Limited ..	6	109	..	108	1	..	..	6,383	..	9,314	..	1,47,259	6,342	94	1,016
Natore Central Co-operative Bank Limited ..	42	141	..	139	2	..	..	1,284	..	25,233	..	1,07,238	..	..	1,872
Naogaon Central Co-operative Bank Limited	..	328	..	328	..	..	..	54,801	..	67,333	..	2,35,887	9,143	..	7,782
Total ..	133	953	..	948	5	..	..	1,91,043	..	2,54,561	..	7,75,093	36,141	5,790	66,211
Malda—															
Malda Central Co-operative Bank, Limited ..	64	246	..	223	20	3	..	1,75,451		1,81,391	..	1,56,721	24,353	1,198	35,175
Chanchalraj Central Co-operative Bank, Limited	..	140	..	136	2	2	..	46,581	..	44,026	..	1,19,610	14,495	119	18,428
Harishchandrapur Central Co-operative Bank, Limited	..	134	..	34	..	..	..	26,214	..	21,593	..	1,24,465	14,595	..	12,549
Nawabganj Central Co-operative Bank, Limited	..	203	..	203	..	..	..	91,786	..	41,324	..	85,777	47,736	..	8
Total ..	64	723	..	696	22	5	..	3,40,032	..	2,88,334	..	4,86,573	1,01,179	1,317	66,160
Pabna—															
Pabna Central Co-operative Bank, Limited ..	322	241	..	221	..	20	..	3,558	..	18,193	..	3,22,530	..	..	200
Serajganj Central Co-operative Bank, Limited	..	440	..	430	..	10	..	26,819	..	43,941	..	4,96,835	24,237	25	9,160
Ullapara Central Co-operative Bank, Limited ..	..	195	..	190	..	5	..	5,228	..	11,040	..	2,35,460	5,135	..	1,038
Shazadpur Central Co-operative Bank, Limited	..	169	..	168	1	..	..	272	..	9,647	..	2,90,872	..	340	966
Bhanguria Central Co-operative Bank, Limited	..	125	..	120	..	5	..	12,745	..	8,653	..	82,935	14,414	..	27
Total ..	322	1,170	..	1,129	1	40	..	48,622	..	91,474	..	14,28,632	43,786	365	11,391

A.

CENTRAL BANKS.

Sales of goods to members.	Purchase of members products.	Cost of management.	Share capital paid up.	Loans and deposits received at the end of the year from— Societies.	Provincial or Central Banks.	Government.	Individual and other sources.	Reserve and other funds. Reserve fund under section 33 of Act II of 1912.	Other funds, e.g., Building Fund, etc.	Working capital.	Profit and loss of the year.	Usual dividend paid on shares.	Most usual rate of interest— On borrowings.	On lendings.	Uncalled and subscribed share capital.
17	18	19	20	21	22	23	24	25(a)	25(b)	26	27	28	29	30	31
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
..	..	9,119	66,500	52,673	1,10,150	..	2,62,433	36,667	20,728	5,49,151	+ 4,016	..	2 to 5	7½ to 8½	70,275
..	..	9,532	61,875	24,982	10,457	..	4,30,418	50,000	34,900	6,12,632	+ 8,113	..	1 to 5½	8¼ to 10	2,16,670
..	..	5,178	36,229	20,601	1,51,100	..	36,704	14,125	22,183	2,80,942	+ 1,793	..	5 to 5½	8½	..
..	..	6,630	39,310	9,396	1,39,600	..	96,662	14,424	11,927	3,11,319	+ 419	..	2½ to 5½	8½	58,965
..	..	4,935	35,738	11,385	1,74,174	..	39,591	18,550	16,211	2,95,649	+ 6,618	..	2 to 5½	8 to 10½	38,120
..	..	2,094	11,453	1,990	1,39,080	..	3,860	4,964	5,490	1,66,837	+ 1,269	..	3 to 5	8 to 10 15/16	11,690
..	..	37,488	2,51,105	1,21,027	7,24,561	..	8,69,668	1,38,730	1,11,439	22,16,530	+ 22,228	..	..	..	3,95,720
..	..	14,901	1,28,880	2,151	5,30,016	..	5,30,899	1,03,219	41,359	13,36,524	+ 15,067	..	5	8	1,28,880
..	..	4,150	42,410	11,131	35,750	..	2,07,093	32,311	11,289	3,39,984	+ 16,782	..	5	8	45,410
..	..	10,438	1,10,429	8,960	3,05,720	..	3,23,035	97,031	1,11,155	9,56,330	+ 15,841	..	5	9⅜	1,10,400
..	..	8,617	77,985	15,157	3,96,000	..	2,14,441	51,984	50,953	8,06,520	+ 19,197	..	5	8	77,985
..	..	5,263	40,813	1,668	3,16,891	..	11,949	21,200	45,053	4,37,574	+ 5,849	..	5	8½ to 10	41,460
..	..	5,988	53,785	3,139	3,68,000	..	30,397	32,219	58,047	5,45,587	+ 7,340	..	5	8½	53,785
..	..	7,148	49,450	10,399	3,65,000	..	28,076	17,233	39,171	5,09,329	+ 4,819	..	5	8½	49,450
..	..	6,868	43,217	5,121	2,75,533	..	12,800	7,078	19,297	3,63,046	+ 2,538	..	5	8 to 10	41,490
..	..	63,373	5,46,969	57,726	25,92,910	..	13,58,690	3,62,275	3,76,324	52,94,894	+ 87,433	..	..	..	5,48,780
..	..	8,972	53,095	8,576	64,656	..	2,21,748	35,927	48,855	4,39,857	+ 6,745	..	5	9	78,805
..	..	3,277	22,027	6,200	30,886	..	1,00,992	12,967	24,296	1,97,368	+ 3,988	..	5½	8½	2,530
..	..	4,648	28,370	678	63,315	..	79,465	10,993	2,517	1,85,338	+ 5,243	..	5½	9¼	28,880
..	..	8,137	52,140	33,017	16,161	..	1,95,561	37,359	63,602	3,97,840	+ 10,473	..	5½	8	..
..	..	25,034	1,55,632	48,471	1,75,018	..	5,97,766	97,246	1,39,270	12,13,403	+ 26,449	..	..	..	1,10,215
..	..	4,454	36,160	8,974	66,134	..	1,30,266	19,409	16,277	2,77,220	+ 4,789	..	5½	8	5,620
..	..	3,768	19,400	3,835	12,398	..	1,25,799	11,228	23,428	1,96,088	+ 631	..	5½	8	..
..	..	6,633	21,010	5,435	62,295	..	1,00,078	10,335	18,235	2,17,388	+ 2,653	..	5	10 15/16	21,010
..	..	2,473	11,910	289	67,368	..	18,460	5,682	7,748	1,11,457	+ 1,204	..	5	8	12,680
..	..	17,328	88,480	18,533	2,08,195	..	3,74,603	46,654	65,688	8,02,153	+ 9,277	..	..	..	39,310
..	..	6,915	1,04,700	16,784	74,260	..	4,44,383	1,04,877	1,13,606	8,58,610	+ 3,967	..	2	9⅜	1,04,700
..	..	7,503	82,790	61,891	1,35,237	..	2,50,558	70,390	1,13,761	7,14,627	+ 14,550	..	5	7½	..
..	..	4,887	39,702	14,340	85,135	..	1,29,679	25,964	51,223	3,46,043	+ 6,135	..	5	9⅜	39,700
..	..	4,065	41,200	8,017	1,79,500	..	1,19,205	25,794	65,402	4,39,118	+ 3,385	..	5	7	41,200
..	..	1,716	11,850	4,893	79,700	..	6,220	3,209	6,640	1,12,512	+ 1,696	..	5	9⅜	..
..	..	25,086	2,80,242	1,05,925	5,53,832	..	9,50,045	2,30,234	3,50,632	24,70,910	+ 29,733	..	..	..	1,85,600

STATEMENT

OPERATIONS OF

Classification.	Number of members.		Number of affiliated societies holding shares in Central Banks.				Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—		Loans and deposits received during the year from—		
	Individuals.	Societies.	Central Credit.	Agricultural Credit.	Non-agricultural Credit.	Others.	Individuals.	Banks and societies.	Individuals.	Banks and societies.	Individuals.	Banks and societies.	Central Banks.	Primary societies.	Individual and other sources.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
							Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(b) Central Banks.															
Bogra—															
Bogra Central Co-operative Bank, Limited ..	127	520	..	516	1	3	..	1,32,282	..	1,47,561	..	7,55,545	..	78	36,961
Khanjanpur Central Co-operative Bank, Limited	..	118	..	117	1	..	..	1,988	..	6,818	..	1,35,684	1,792	1,167	92
Padmapara Central Co-operative Bank, Limited	..	129	..	129	..	..	..	11	..	17,553	..	1,58,701	..	..	2,058
Nawadabaga Central Co-operative Bank, Limited	..	113	..	113	..	..	..	20,636	..	43,673	..	1,18,193	..	165	4,715
Chandanbaisa Central Co-operative Bank, Limited	..	155	..	154	1	..	..	14,070	..	28,173	..	2,22,902	1,528	..	136
Total ..	127	1,035	..	1,029	3	3	..	1,68,987	..	2,43,778	..	13,91,025	3,320	1,410	43,962
Rangpur—															
Rangpur Central Co-operative Bank, Limited	..	410	..	407	2	1	..	1,59,656	..	1,76,353	..	2,74,040	66,915	..	1,085
Gaibandha Central Co-operative Bank, Limited	155	629	..	626	3	..	..	1,44,367	..	1,66,346	..	3,57,962	1,78,685	1,56,743	7,167
Kurigram Central Co-operative Bank, Limited	59	470	..	469	1	..	..	87,317	..	62,218	..	2,60,274	92,239	..	6,621
Nilphamari Central Co-operative Bank, Limited	..	297	..	296	1	..	..	1,32,790	..	1,52,639	..	1,84,161	21,522	115	43,140
Total ..	214	1,806	..	1,798	7	1	..	5,24,130	..	5,57,556	..	10,76,437	3,59,361	1,56,858	68,013
Dinajpur—															
Dinajpur Central Co-operative Bank, Limited	..	613	..	599	14	..	..	1,07,330	..	72,206	..	1,92,662	1,34,411	19,542	53,571
Thakurgaon Central Co-operative Bank, Limited	..	793	..	790	2	1	..	1,18,074	..	62,384	..	2,52,239	87,447	..	1,193
Balurghat Central Co-operative Bank, Limited	54	558	..	549	8	1	..	1,16,065	..	85,621	..	2,97,101	1,16,979	2,875	35,873
Parbatipur Central Co-operative Bank, Limited	..	438	..	436	1	1	..	3,48,524	..	3,41,114	..	1,38,523	1,88,659	2,69,279	9,196
Total ..	54	2,402	..	2,374	25	3	..	6,89,993	..	5,61,325	..	8,80,525	5,27,496	2,91,696	99,833
Jalpaiguri—															
Jalpaiguri Central Co-operative Bank, Limited	8	274	..	260	11	3	..	39,066	..	55,634	..	97,043	26,355	22,525	13,398
Darjeeling—															
Darjeeling Central Co-operative Bank Limited	12	29	..	24	5	..	..	2,053	..	6,829	..	40,051	..	..	69
Kalimpong Central Co-operative Bank, Limited	..	94	..	94	..	..	..	28,368	..	29,012	..	2,48,205	17,280	2	32,632
Pedong Central Co-operative Bank, Limited ..	12	46	..	41	5	..	..	8,315	..	11,316	..	81,029	6,000	106	764
Total ..	24	169	..	159	10	..	..	38,736	..	47,157	..	3,69,285	23,280	108	33,465
Total Central Banks ..	5,448	34,162	4	33,031	349	778	97	94,17,473	220	1,08,18,907	1,056	3,32,65,275	37,07,298	10,23,385	78,92,481
Total previous year ..	**5,388**	**30,321**	**4**	**29,263**	**266**	**788**	**224**	**1,11,23,212**	**355**	**1,11,52,632**	**7,235**	**3,44,58,026**	**40,57,269**	**7,64,702**	**98,72,376**

A.

CENTRAL BANKS.

Sales of goods to members.	Purchase of members products.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from—				Reserve and other funds.		Working capital.	Profit and loss of the year.	Usual dividend paid on shares.	Most usual rate of interest—		Uncalled and subscribed share capital.
				Societies.	Provincial or Central Banks.	Government.	Individual and other sources.	Reserve fund under section 33 of Act II of 1912.	Other funds, e.g., Building Fund, etc.				On borrowings.	On lendings.	
17	18	19	20	21	22	23	24	25(a)	25(b)	26	27	28	29	30	31
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
..	..	13,583	1,28,205	42,780	3,75,412	..	5,27,436	91,572	1,02,517	12,67,922	+23,367	..	3	9⅜	1,28,205
..	..	2,961	24,870	10,321	70,230	..	75,421	11,199	21,420	2,13,461	+7,276	..	5	10 15/16	..
..	..	2,614	23,490	616	1,32,268	..	28,250	17,132	36,431	2,38,187	+199	..	5	9⅜	..
..	..	2,408	17,300	4,217	63,833	..	54,827	6,036	15,263	1,61,476	+2,328	..	5	8	17,300
..	..	2,639	26,195	3,660	1,76,956	..	2,630	7,158	14,824	2,31,423	+2,769	..	5	8¼	26,195
..	..	24,205	2,20,060	61,594	8,18,699	..	6,88,564	1,33,097	1,90,455	21,12,469	+35,939	..	..	..	1,71,700
100	..	8,752	37,669	1,831	1,83,251	..	2,22,087	21,275	29,230	4,95,343	+1,278	..	3 to 6	8½ to 9	..
1485	..	8,094	57,425	56,934	2,23,646	..	1,72,931	32,974	24,900	5,68,810	+10,880	..	5½ to 6½	8½	..
1052	..	6,252	42,995	1,466	1,86,312	..	61,841	30,162	47,485	3,70,261	+4,588	..	2 to 5½	8½ to 10 15/16	45,330
304	..	4,630 ..	31,640	5,387	1,09,088	..	98,135	28,136	45,787	3,18,173	+6,478	..	1 to 5½	7½ to 9⅜	..
2941	..	27,728	1,69,729	65,618	7,02,297	..	5,54,994	1,12,547	1,47,402	17,52,587	+23,224	..	..	..	45,330
..	..	2,465	28,160	7,772	65,940	..	48,953	10,900	27,836	1,89,561	+11,566	..	1½ to 9⅜	10 15/16	..
..	..	5,438	32,433	1,132	1,82,135	..	60,694	15,539	34,720	3,26,653	+3,497	..	2 to 6½	7½ to 9⅜	..
361	..	3,519	46,405	13,668	1,62,413	..	1,42,457	23,787	31,138	4,19,868	+6,280	..	5 to 5½	9⅜ to 10 15/16	46,430
400	..	3,443	19,290	10,931	1,75,159	..	2,749	2,500	..	2,10,629	+2,276	..	2 to 5½	9⅜	
761	..	14,865	1,26,288	33,503	5,85,647	..	2,54,853	52,726	93,694	11,46,711	+23,619	..	..	..	46,430
606	..	5,591	22,490	12,242	83,943	..	30,628	5,305	9,369	1,63,977	+301	..	1 to 5½	10 to 12½	22,490
8	..	551	5,960	2,466	42,488	..	3,985	4,479	5,711	65,089	+474	..	2½ to 5	6½ to 12½	5,960
682	..	3,901	33,490	4,893	97,235	..	1,38,378	34,000	65,357	3,73,353	+14,127	..	1½ to 5½	7 to 9⅜	..
71	..	1,716	14,540	8,775	49,224	..	13,251	16,267	16,009	1,18,066	+2,288	..	2½ to 5	8 to 9⅜	..
761	..	6,168	53,990	16,134	1,88,947	..	1,55,614	54,746	87,077	5,56,508	+17,162	..	..	..	5,960
5069	..	7,65,581	55,93,540	19,08,199	1,49,63,384	..	2,32,81,309	42,25,593	46,80,203	5,46,52,228	+9,50,445	..	..	..	39,27,170
1259	..	**7,71,917**	**54,69,803**	**18,56,928**	**1,55,01,122**	..	**2,43,63,550**	**39,33,536**	**42,31,943**	**5,53,56,882**	**+10,84,192**	..	..	..	**37,45,178**

STATEMENT

OPERATIONS OF

Classification.	Number of socie-ties.	Number of mem-bers.	Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—			Loans and deposits received during the year from—			Sale of goods to mem-bers.
			Indivi-duals.	Banks and societies.	Indivi-duals.	Banks and societies.	Indivi-duals.	Of which overdue.	Banks and societies.	Indivi-duals.	Central Bank or Prov. Bank.	Pri-mary socie-ties.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
CLASS I.—CREDIT.													
Unlimited.													
24-Parganas—													
Taki	661	13,850	69,880	..	96,181	15	4,70,833	4,69,619	159	119	63,122	1	..
Gosava	22	762	17,970	..	17,696	..	7,590	5,117	..	423	16,184	..	..
Nimta	20	536	5,214	1,619	4,919	1,378	24,111	17,998	8,225	879	6,494	..	30
Barasat	229	5,111	27,182	..	20,104	..	2,76,086	2,55,497	..	..	23,756	..	..
Miscellaneous ..	11	194	5,441	..	4,655	..	11,900	7,799	..	..	..	..	..
Diamond Harbour ..	329	7,013	55,260	..	39,935	..	75,039	55,424	..	..	49,115	..	..
Total ..	1,272	27,466	1,80,947	1,619	1,83,490	1,393	8,65,559	8,11,454	8,384	1,421	1,58,671	1	30
Nadia—													
Sadar	284	8,817	40,658	..	44,601	..	3,83,298	3,82,001	..	16	37,953	..	..
Ranaghat ..	180	4,083	16,739	..	20,768	..	2,09,526	2,01,883	859	139	8,085	..	..
Chuadanga ..	155	4,929	14,988	..	26,145	..	2,34,496	2,33,540	..	..	12,806	..	..
Meherpur	219	7,273	21,668	..	37,154	637	3,43,304	3,23,045	217	3,318	11,935	..	..
Kushthia ..	399	10,001	41,125	126	50,480	983	4,85,105	4,83,575	2,356	1,532	33,283	..	..
Total ..	1,237	35,103	1,35,178	126	1,79,148	1,620	16,55,729	16,24,044	3,432	5,005	1,04,062	..	..
Murshidabad—													
Sadar (Berhampur) ..	201	4,235	6,314	..	9,110	..	3,63,347	3,63,140	..	1,243	86,383	..	..
Lalbagh	281	4,816	8,444	..	13,640	..	2,21,524	2,21,524	..	..	7,359	..	..
Kandi	182	3,534	16,046	..	6,742	..	1,46,198	1,45,644	..	39	15,414	..	..
Jangipur	189	4,781	30,232	..	27,757	..	1,63,287	1,63,287	..	50	27,093	..	..
Total ..	853	17,366	61,036	..	57,249	..	8,94,356	8,93,595	..	1,332	1,36,249	..	..
Jessore—													
Sadar	335	5,999	28,489	..	25,789	600	3,40,762	3,36,826	..	996	19,769	17	..
Bongaon	114	2,323	6,126	172	9,352	24	1,17,361	1,16,683	80	14	6,327	12	..
Narail	374	7,063	42,851	100	30,067	..	3,55,182	3,55,182	5,368	11	42,266	..	..
Jhenidah	432	7,024	92,502	4,498	53,297	708	67,367	62,042	3,500	107	92,447	..	..
Magura	312	8,961	78,922	798	48,915	173	4,45,090	4,11,845	786	778	74,276	..	..
Total ..	1,567	31,370	2,48,890	5,568	1,67,420	1,505	13,25,762	12,82,578	9,734	1,906	2,35,085	29	..
Khulna—													
Sadar	322	7,788	37,110	1,081	41,803	1,863	5,91,673	5,81,601	19,805	3,217	38,810	..	..
Raruli	383	10,316	85,799	1,928	44,692	1,986	3,20,636	3,05,380	39,651	513	83,187	..	..
Bagerhat	314	9,359	1,16,852	17,119	1,33,906	13,187	4,38,700	3,83,149	20,867	54,507	68,151	2,008	..
Taki (Satkhira subdivision)	28	1,141	392	..	970	..	42,431	42,039	..	..	..	..	..
Satkhira	249	6,376	86,619	..	66,535	..	20,084	1,619	95	54	86,300	..	..
Total ..	1,296	34,980	3,26,772	20,128	2,87,906	17,036	14,13,524	13,13,788	80,418	58,291	2,76,448	2,008	..
Burdwan—													
Burdwan	790	11,089	16,067	1,376	52,610	1,795	6,11,376	5,89,927	..	1,357	8,251	..	2
Kalna	265	4,672	11,352	..	20,046	..	3,04,298	2,87,290	..	554	7,535	..	..
Katwa	219	3,664	19,171	..	8,207	..	1,42,270	1,42,085	390	10	18,483	..	..
Asansol	158	2,408	13,336	..	6,040	..	66,929	56,742	..	2	14,388	..	..
Total ..	1,432	21,833	59,926	1,376	86,903	1,795	11,24,873	10,76,044	390	1,923	48,657	..	2
Birbhum—													
Birbhum	321	6,200	8,518	..	537	7,552	2,49,684	2,36,790	..	8,137	7,620	5	..
Rampurhat ..	236	5,392	8,239	3,670	18,809	2,705	2,06,792	2,04,799	16,969	1,921	4,481	..	..
Bolpur	253	4,444	15,912	..	15,551	..	1,64,150	1,42,511	..	712	13,428	..	..
Nalhati	292	7,578	15,446	1,492	13,414	3,120	3,84,821	3,84,821	7,010	843	10,108	48	..
Total ..	1,102	23,614	48,115	5,162	48,311	13,377	10,05,447	9,68,921	23,979	11,613	35,637	53	..
Bankura—													
Bankura	473	9,920	28,235	..	22,237	2	1,73,476	1,67,372	..	1,876	24,870	..	..
Bishnupur ..	145	1,978	14,971	..	10,899	..	21,987	20,997	..	21	15,009	..	..
Total ..	618	11,898	43,206	..	33,136	2	1,95,463	1,88,369	..	1,897	39,879	..	..
Hooghly—													
Hooghly	298	6,599	15,172	524	24,184	..	4,49,681	4,48,499	..	2,654	6,710	780	..
Arambagh ..	105	2,046	23,115	..	21,352	..	66,205	53,187	2,945	840	16,218	..	..
Total ..	403	8,645	38,287	524	45,536	..	5,15,886	5,01,686	2,945	3,494	22,928	780	..
Howrah—													
Ulubaria	182	3,819	15,909	952	14,343	1,620	64,350	53,511	555	998	12,062	..	..

B.

AGRICULTURAL SOCIETIES.

Purchase of members' products.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from— Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.	Reserve Fund under section 33 of Act II of 1912.	Other Funds, e.g., building funds, etc.	Working capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest— On borrowings.	On lendings.
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Per cent.
..	6,535	1,07,373	6,264	55,181	2,732	2,77,836	..	3,36,651	23	7,86,060	+1,105	..	Old loan 6¼, 9⅜, Crop 7½	12
..	138	4,830	1,669	162	..	3,113	..	22,373	..	32,147	+1,681	..	Old 7½	9⅜
..	261	4,158	2,027	640	..	14,213	..	26,154	..	47,192	+917	6¼	10 15/16, 6¼	9⅜ 6¼, 12½, 15⅝
..	..	52,922	128	1,552	..	1,83,082	..	1,52,335	44	3,90,063	+2,733	..	9⅜, 4 11/16 10 15/16, 8¾	12½, 9⅜
..	..	2,193	2,626	20	..	1,541	..	19,550	..	25,930	+627	..	9	12
..	..	18,964	619	96	4	72,774	..	33,970	..	1,26,427	−3,298	..	Old 9⅜ Crop 8¼	12½ 9⅜
..	6,934	1,90,440	13,333	57,651	2,736	5,52,559	..	5,91,033	67	14,07,819	+7,063 −3,298	..	..	..
..	5,297	23,340	6,475	17,002	8	3,34,542	..	1,98,682	351	5,80,400	−5,833	..	9	10½
8	2,214	48,974	4,049	40,279	346	1,30,542	..	1,15,177	277	3,39,644	−9,011	..	9	10½
..	3,655	34,228	5,662	50,342	718	1,42,356	..	1,11,233	3,459	3,48,028	+4,482	..	9	10½
..	8,853	34,817	12,525	69,396	11	1,55,218	..	2,36,146	18,992	5,27,105	+258	..	9⅜	12½
..	3,713	68,226	4,356	5,609	..	3,71,853	..	1,43,527	927	5,94,498	+3,023	..	10½	12½
8	23,732	2,09,585	33,067	1,82,628	1,083	11,34,511	..	8,04,795	24,006	23,89,675	−14,844 +7,763	..	..	..
..	867	34,483	37,425	7,525	..	2,84,479	..	2,34,449	..	5,98,361	−1,896	..	9⅜	12½
..	1,313	28,142	8,330	2,262	..	2,03,574	..	77,131	..	3,19,439	−10,734	..	8½, 9⅜	9⅜, 10 15/16
..	676	25,151	169	222	..	1,45,945	..	41,504	..	2,12,991	+3,771	..	8, 9⅜	9⅜, 12½
..	2,184	15,116	3,030	7,560	..	1,47,119	..	84,332	..	2,57,157	−4,023	..	8½, 9⅜	9⅜, 12½
..	5,040	1,02,892	48,954	17,569	..	7,81,117	..	4,37,416	..	13,87,948	−16,653 +3,771	..	..	..
..	3,510	43,790	5,220	15,685	28	2,73,724	..	1,99,876	..	5,38,323	+1,157	..	8½, 11	10, 15⅝
..	739	16,860	2,346	942	111	1,04,118	..	65,310	..	1,89,687	−2,743	..	8½, 11	10, 15⅝
..	1,234	58,197	2,874	490	..	3,28,930	..	1,20,883	..	5,11,374	−5,778	..	9⅜	12½
..	2,953	17,920	264	187	2	64,723	..	10,668	..	93,764	+1,108	..	10	12½
..	4,064	69,517	2,445	10,182	222	4,50,196	..	1,17,747	..	6,50,309	−25,276	..	10	12½
..	12,500	2,06,284	13,149	27,486	363	12,21,691	..	5,14,484	..	19,83,457	+2,265 −33,797	..	..	..
..	1,498	1,14,522	14,550	68,897	3,813	3,84,509	..	4,32,796	7,076	10,26,163	−7,165	..	3⅛ to 10	6¼ to 14 15/16
..	2,688	67,252	3,915	11,608	169	2,32,084	..	2,05,455	3,715	5,24,198	−7,429	..	8½	10
..	4,268	1,15,003	37,569	73,060	5,329	2,18,948	..	2,95,944	9,152	7,55,005	+12,279	9⅜, 6¼	10 15/16, 9⅜	12½
..	819	3,234	1,396	13,371	..	22,806	..	37,401	..	78,208	+269	..	9⅜	12½
..	2,504	9,027	44	74	..	24,432	..	..	..	33,577	+528	..	8½	9⅜
..	11,777	3,09,038	57,474	1,67,010	9,311	8,82,779	..	9,71,596	19,943	24,17,151	+13,076 −14,594	.. ..	.. ..	.. ..
..	9,378	98,839	11,778	14,570	..	5,02,230	..	3,00,349	1,537	9,29,303	+28,662 −4,017	..	6, 7½	9⅜, 12½
..	3,529	60,644	4,480	15,238	..	2,24,959	..	95,940	2,565	4,03,826	+6,696 −8,011	..	8, 10 15/16	12½
..	872	18,815	1,331	106	..	1,39,914	..	41,861	501	2,02,528	+2,804 −3,192	..	9	12½
..	758	10,899	1,220	10	..	69,977	..	4,861	..	86,967	+1,070 −580	..	7½, 9⅜	12½
..	14,537	1,89,197	18,809	29,924	..	9,37,080	..	4,43,011	4,603	16,22,624	+39,232 −15,800	..	..	..
..	235	37,027	2,284	11,087	149	2,25,511	..	83,246	117	3,59,421	+5,388	..	9⅜	12½
..	2,135	31,805	9,111	2,872	87	1,10,132	..	2,74,021	220	4,28,248	+3,667	..	9⅜	12½
..	1,733	34,017	2,530	1,538	..	1,61,168	..	48,965	..	2,48,218	+1,190	..	9⅜	12½
..	2,150	76,008	10,821	6,802	1,406	2,61,571	..	3,00,760	1,846	6,59,214	+3,629	..	7½ to 9⅜	9⅜ to 10 15/16
..	6,253	1,78,857	24,746	22,299	1,642	7,58,382	..	7,06,992	2,183	16,95,101	+13,874	..	..	..
..	1,701	41,504	6,330	1,620	2	1,63,000	..	42,670	..	2,55,126	+4,292	..	9⅜	12½
..	252	3,787	18	..	..	23,181	..	2,332	92	29,410	+152	..	9⅜	12½
..	1,953	45,291	6,348	1,620	2	1,86,181	..	45,002	92	2,84,536	+4,444	..	..	..
..	2,786	83,120	21,486	59,641	3,493	3,25,009	..	1,79,092	21	6,71,862	+455	..	10	12½
..	1,224	10,229	1,596	3,365	..	66,816	..	21,334	..	1,03,340	+635	..	10 15/16	12½
..	4,010	93,349	23,082	63,006	3,493	3,91,825	..	2,00,426	21	7,75,202	+1,090	..	..	..
..	943	14,420	2,945	5,746	..	41,613	..	41,146	88	1,06,958	+1,952	..	10 15/16	12½

STATEMENT

OPERATIONS OF

Classification.	Number of socie-ties.	Number of mem-bers.	Loans made during the year to— Indivi-duals.	Banks and societies.	Receipts from loans and deposits repaid during the year by— Indivi-duals.	Banks and societies.	Loans due by— Indivi-duals.	Of which overdue.	Banks and societies.	Loans and deposits received during the year from— Indivi-duals.	Central Bank or Prov. Bank.	Pri-mary socie-ties.	Sale of goods to mem-bers.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
CLASS I.—CREDIT—*contd.*													
Unlimited.													
Midnapore—													
Midnapore ..	476	14,281	1,40,871	5,454	1,13,315	2,635	4,03,281	2,61,020	8,997	2,646	1,00,263	..	11
Khelar ..	237	5,457	23,567	..	41,412	..	1,86,364	1,41,021	136	7,107	13,570	..	67
Belebora ..	154	2,877	10,377	..	15,904	..	1,08,989	92,005	907	99	8,873	..	..
Tamluk ..	236	7,511	64,887	9,273	61,855	7,325	2,92,128	2,10,220	5,321	6,380	34,722	17	..
Mugbaria ..	162	6,320	50,274	..	47,839	..	2,30,943	1,69,431	..	10,822	10,735	..	28
Balageria ..	109	2,850	15,517	1,999	14,778	992	1,19,028	97,054	7,814	491	12,699	..	..
Ghatal ..	161	3,625	22,654	1,193	26,793	977	1,10,347	1,05,740	4,269	1,630	18,932	..	22
Total ..	1,535	42,921	3,28,147	17,919	3,21,896	11,929	14,51,080	10,76,491	27,444	29,175	1,99,794	17	128
Dacca—													
Dacca	505	11,592	76,537	2,585	1,14,909	2,350	8,36,586	7,11,586	2,292	3,895	67,945	15	151
Narayanganj ..	565	11,600	58,774	61	75,680	379	7,18,736	7,18,736	1	2,515	53,545	..	104
Manikganj ..	226	4,181	16,126	1,212	21,644	923	2,92,696	2,85,701	3,792	39	14,062	..	..
Bikrampur ..	124	3,372	42,087	..	51,487	..	2,30,847	1,98,000	..	1,498	36,765	..	27
Raipura	256	6,910	38,844	6,589	53,131	7,441	7,56,192	7,17,302	7,978	2,096	22,433	..	1
Baira	107	2,425	23,527	..	22,319	1,338	84,384	47,976	897	16	20,083	..	18
Tangi	117	2,215	11,975	574	13,981	239	1,52,619	1,52,619	368	32	12,066	45	..
Ichapura	197	3,834	37,422	123	43,739	..	64,010	57,200	869	1,090	35,160	52	10
Kaliganj ..	230	3,863	32,795	111	32,757	..	1,48,987	1,08,987	7	1,202	30,678	15	18
Total ..	2,327	49,992	3,38,087	11,255	4,29,647	12,670	32,85,057	29,98,107	16,204	12,383	2,92,737	127	329
Bakarganj—													
Barisal	549	12,035	58,143	2,772	58,221	1,081	7,08,604	6,64,105	17,065	5,974	59,146	530	..
Patuakhali ..	198	4,422	23,769	..	18,827	..	2,30,763	2,30,763	3,704	1,725	23,624	..	..
Perojpur	181	4,810	24,282	1,317	33,525	822	96,976	90,770	1,694	443	35,109	..	..
Bhola ..	269	5,550	35,349	..	32,582	9,329	2,78,512	2,78,512	..	267	38,261	..	..
Mathbaria ..	245	6,229	60,944	12,978	74,942	9,577	2,60,117	2,08,034	4,091	9,145	63,740	195	..
Khepupara ..	147	3,365	9,968	3,793	27,056	1,010	4,97,837	4,97,837	34,117	2,849	7,049	1,340	..
Chakhar	255	3,930	44,338	29	39,260	29	5,089	2,081	..	92	49,984	..	..
Barguna ..	Not commenced work.												
Total ..	1,844	40,341	2,56,793	20,889	2,84,413	21,848	20,77,898	19,72,102	60,671	20,495	2,76,913	2,065	..
Mymensingh—													
Mymensingh ..	919	23,585	1,35,799	..	1,49,161	..	18,83,195	18,83,195	3,028	335	1,35,689	..	..
Jamalpur ..	452	13,867	71,193	1,205	88,160	13,052	8,92,975	8,03,754	14,946	6,765	57,381	75	..
Kishorganj ..	304	5,804	28,959	491	36,680	214	4,43,767	4,43,767	1,144	214	28,456	..	..
Tangail ..	426	11,926	1,06,208	6,436	1,02,207	3,066	8,28,329	6,90,326	7,822	6,438	5,63,067	112	..
Netrakona ..	406	9,033	54,392	2,982	60,201	59	2,86,048	2,86,048	6,198	76,095	60,111	7	..
Madarganj ..	195	6,310	61,297	1,411	60,482	696	2,18,623	2,16,592	268	1,246	66,566	98	..
Dhanbari ..	253	6,275	59,506	3,892	62,202	297	2,31,033	2,29,503	4,913	629	57,392	10	..
Pingna ..	179	4,744	31,020	899	35,441	..	2,96,554	2,96,554	6,710	711	28,500	..	..
Sarisabari ..	158	3,211	29,378	955	34,008	856	1,17,930	1,17,930	5,778	34	29,450	..	..
Gaffargaon ..	236	6,504	44,035	..	50,926	..	1,45,951	1,36,849	24	92	43,858	..	..
Bhairab ..	168	3,313	55,444	7,345	23,204	2,788	71,919	35,960	..	717	54,094	..	..
Nagarpur ..	426	9,441	830	2,484	1,36,450	1,747	3,626	3,626	4,621	2,176	860	..	..
Total ..	4,122	1,04,013	6,78,061	28,100	8,39,122	22,775	54,19,950	51,44,104	55,452	95,452	11,25,424	302	..
Faridpur—													
Faridpur ..	462	8,189	31,975	..	55,005	..	3,63,051	3,57,925	3,741	949	30,715	..	..
Madaripur ..	873	16,908	68,808	10,549	1,17,315	5,676	5,77,150	5,08,342	21,328	1,600	64,609	319	13
Goalundo ..	328	7,362	12,608	1,030	43,522	889	3,39,133	2,56,712	812	870	10,835	..	609
Gopalganj ..	248	6,217	9,527	..	29,976	..	3,21,114	3,18,004	..	390	6,780	..	15
Total ..	1,911	38,676	1,22,918	11,579	2,45,818	6,565	16,00,448	14,40,983	25,881	3,809	1,12,939	319	637
Chittagong—													
Chittagong ..	405	15,728	1,74,818	7,577	2,18,177	5,022	7,23,704	4,75,897	69,828	49,805	1,21,978	195	2
Cox's Bazar ..	172	5,305	48,581	1,565	43,937	1,709	1,37,941	1,36,581	1,254	378	53,176	..	..
Total ..	577	21,033	2,23,399	9,142	2,62,114	6,731	8,61,645	6,12,478	71,082	50,183	1,75,154	195	2
Noakhali—													
Noakhali ..	460	10,509	90,774	..	91,487	..	3,34,733	3,34,733	180	325	90,742	124	..
Feni	346	6,884	23,893	4,922	33,497	5,121	3,95,427	3,54,926	42	1,330	26,968	14	..
atiya ..	374	7,116	76,319	12,445	88,328	24,704	1,57,228	1,57,228	9,201	302	75,890	..	..
Sandwip	178	3,593	32,194	..	40,780	6	2,29,491	2,15,115	143	2,392	28,925	..	1
Lakshmipur ..	186	5,315	31,679	1,697	51,966	..	1,72,921	1,67,932	1,620	620	30,645	20	454
Raipura ..	121	3,107	14,308	164	16,668	4	68,236	52,922	511	2,716	13,763	48	48
Total ..	1,665	36,524	2,69,167	19,228	3,22,726	29,835	13,58,036	12,82,856	11,697	7,685	2,66,933	206	503

B.

AGRICULTURAL SOCIETIES.

Purchase of members' products.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from— Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.	Reserve Fund under section 33 of Act II of 1912.	Other Funds, e.g., building fund, etc.	Working capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest— On borrowings.	On lendings.
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Per cent.
..	7,491	56,286	16,756	33,254	50	2,44,242	..	2,09,631	3,876	5,64,095	+12,611	..	8 7/16	12½
..	2,539	33,437	11,673	27,675	92	78,196	..	1,85,248	482	3,36,803	−2,081	..	9⅜	12½
..	963	16,826	1,441	6,556	717	74,272	..	85,734	978	1,86,524	+892	..	9⅜	12½
..	2,943	43,895	7,858	20,737	77	2,51,087	..	1,04,281	6,195	4,34,130	+4,895	..	9⅜	14 1/16
..	4,394	43,175	18,208	52,065	303	1,11,635	..	1,34,832	9,491	3,69,709	+7,599	..	9⅜	12½
..	1,504	21,337	13,136	20,444	..	90,836	..	38,837	..	1,84,590	−1,279	..	9⅜	12½
..	1,980	17,719	3,186	13,395	..	87,669	..	59,402	500	1,81,871	+73	..	9⅜	14 1/16
..	21,814	2,32,675	72,258	1,74,126	1,239	9,37,937	..	8,17,965	21,522	22,57,722	+26,070 −3,360	.. ..	.. ..	.. ..
..	3,558	1,45,063	66,757	..	58	6,53,328	..	6,88,034	..	15,53,240	+30,740	..	9⅜	12½
..	2,371	1,18,813	67,379	..	1	5,67,276	..	5,14,917	..	12,68,386	+3,311	..	6¼—11⅛	12½
..	1,115	49,638	7,572	3,918	234	2,21,159	..	2,38,798	..	5,21,319	−16,446	..	9	9⅜—10 15/16
..	2,114	23,224	10,344	3,713	..	2,02,505	..	1,35,024	..	3,74,810	−1,976	..	8¼—10 15/16	9⅜—12½
..	3,605	93,690	39,731	4,473	..	6,76,679	..	3,38,739	..	11,53,312	+10,908	9⅜	8½	10 15/16
..	1,095	19,400	712	32	..	94,758	..	12,913	..	1,27,815	−1,746	..	7—10 15/16	10—12½
..	128	18,583	4,621	..	15	1,57,585	..	34,690	..	2,15,494	−96	..	9⅜	10 15/16
25	516	11,699	558	2,080	148	77,819	..	11,912	..	1,04,216	−619	..	8—10 15/16	9⅜ —12½
..	483	23,933	10,791	..	15	1,53,279	..	28,408	..	2,16,426	+94	..	8—9⅜	9⅜—10 15/16
25	14,985	5,04,043	2,08,465	14,216	471	28,04,388	..	20,03,435	..	55,35,018	+45,053 −20,883	..	..	..
..	3,995	96,091	31,428	8,677	1,816	5,39,981	..	5,82,299	1,908	12,62,200	+34,468	..	10 15/16	15⅝
..	1,862	38,992	7,300	768	..	1,93,324	..	1,35,746	..	3,76,130	+8,080	..	12½	15⅝
..	347	19,715	2,927	..	..	97,768	..	22,978	..	1,43,388	+2,259	..	10 15/16	14 1/16
..	2,753	34,677	7,753	..	9	3,19,416	..	1,16,121	..	4,77,976	+34	..	9⅜	12½
..	1,209	41,477	12,387	10,766	768	2,29,821	..	1,33,946	..	4,29,165	−7,834	..	9⅜	10 15/16
..	7,386	78,058	13,887	..	18,394	3,81,636	..	6,07,037	..	10,99,012	−2,017	..	7½	12½
..	2,761	2,278	43	..	..	10,804	..	..	..	13,125	−1,792	..	8½	10
..	20,313	3,11,288	75,725	20,211	20,987	17,72,750	..	15,98,127	1,908	38,00,996	+44,841 −11,643	..	..	..
..	3,798	1,80,360	1,51,951	10,535	1,501	20,85,146	..	9,84,377	..	34,13,870	−77,587	..	8¾	9⅜
..	8,566	75,376	1,15,804	..	10,733	6,15,315	..	4,89,561	1,898	13,08,687	+9,205	..	8½—9⅜	9⅜—12½
..	916	55,900	17,524	..	20	3,56,031	..	1,05,909	40	5,35,424	+6,017	..	8—8½	10—10½
..	9,251	84,253	21,161	26,247	435	9,84,375	..	3,04,093	46	14,20,610	−7,532	..	9⅜	10—10 15/16
..	13	29,525	65,839	..	..	2,66,788	..	1,74,060	..	5,36,212	+4,081	..	8—9⅜	10 15/16
..	1,204	35,767	19,233	1,279	25	1,57,622	..	1,93,808	..	4,07,734	+7,131	..	9	10 15/16
..	..	33,454	10,262	1,260	35	2,08,609	..	1,17,969	..	3,71,589	+914	..	8½	9⅜—10 15/16
..	1,683	31,092	5,295	544	258	3,17,352	..	1,27,245	..	4,81,786	+610	..	9⅜	12½
..	648	14,730	1,761	691	131	1,25,772	..	36,471	..	1,79,556	−1,020	..	8—8½	10
..	1,337	21,732	3,042	..	..	1,51,169	..	35,492	..	2,11,435	−52	..	8—9⅜	9⅜—10½
..	..	12,010	1,220	..	..	55,124	..	8,742	..	77,096	+1,010	..	—5½	8½—10 15/16
..	1,823	14,009	2,678	..	..	4,374	..	461	..	21,522	−1,222	..	9⅜	10 15/16
..	29,239	5,88,208	4,15,770	40,556	13,138	53,27,677	..	25,78,188	1,984	89,65,521	+28,968 −87,413	..	..	..
..	1,669	29,219	6,707	3,223	2,754	3,70,410	..	1,59,719	1,405	5,73,437	−52,145	..	8 to 12	10—12½
..	1,982	1,00,773	16,029	..	1,501	6,08,053	150	2,17,652	156	9,44,314	−460	..	10 to 12½	10, 12, 14 1/16
..	3,158	58,507	5,135	8,007	..	2,99,717	..	2,20,615	..	5,91,981	+5,958	..	8—9⅜	10,—12
..	1,091	29,144	12,360	5,858	1,978	2,39,104	..	3,38,094	..	6,26,538	+10,667	..	8—9⅜	9⅜—12½
..	7,900	2,17,643	40,231	17,088	6,233	15,17,284	150	9,36,080	1,561	27,36,270	+16,625 −52,605	..	..	..
..	7,320	1,62,565	54,412	2,07,050	379	3,33,893	..	3,84,447	6,105	11,48,851	+26,920	9⅜	8½—10½	9⅜—15
..	2,461	22,456	2,117	1,194	2,000	1,15,013	..	62,813	..	2,05,593	+2,547	..	8—9	9⅜—11
..	9,781	1,85,021	56,529	2,08,244	2,379	4,48,906	..	4,47,260	6,105	13,54,444	+29,467	..	..	..
..	5,588	42,782	11,768	..	1,200	3,60,048	..	1,67,880	..	5,83,678	+592	..	7½—8½	9⅜—10 15/16
..	4,101	31,948	9,899	7,804	558	3,67,537	..	2,32,630	..	6,50,376	+5,475	..	10	12
..	1,579	33,295	12,793	2,584	..	1,69,513	..	89,827	81	3,08,093	−18,961	..	8½	9⅜
..	1,335	39,529	9,583	6,670	109	2,02,308	..	1,45,867	2,189	4,06,255	+755	..	8½	9⅜—10½
..	848	33,061	4,997	6,964	964	1,63,302	..	89,435	..	2,98,723	−4,822	..	6¼, 8, 10½	9⅜—10 15/16
..	242	8,467	2,559	2,546	127	72,125	..	21,824	168	1,07,816	+669	..	8	9⅜
..	13,693	1,89,082	51,599	26,568	2,958	13,34,833	..	7,47,463	2,438	23,54,941	+7,491 −23,783	..	..	..

STATEMENT

OPERATIONS OF

Classification.	Number of socie- ties.	Number of mem- bers.	Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—			Loans and deposits received during the year from—			Sale of goods to mem- bers.
			Indivi- duals.	Banks and societies.	Indivi- duals.	Banks and societies.	Indivi- duals.	Of which overdue.	Banks and societies.	Indivi- duals.	Central Bank or Provincial Bank.	Pri- mary socie- ties.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Tippera—													
Comilla ..	581	15,258	97,012	7,638	1,46,821	3,451	7,34,270	7,18,299	5,611	4,618	77,610	18	2
Tippera Raj ..	175	2,704	1,045	741	11,104	240	2,30,846	2,29,801	1,363	1,735	..	..	..
Brahmanbaria ..	411	9,087	23,810	..	37,229	..	5,45,920	5,40,263	13,726	407	23,071	..	..
Chandpur ..	414	10,204	81,934	..	93,153	..	7,32,225	4,91,761	1,530	1,439	73,174	..	22
Matlab ..	194	3,924	12,169	565	17,571	554	3,84,086	3,31,367	3,003	634	8,857	..	..
Nabinagar ..	261	5,452	26,214	..	52,335	..	4,07,408	3,80,125	10,173	1,211	22,644	..	..
Daudkandi ..	166	4,329	23,212	2,147	35,498	1,386	2,87,845	2,70,555	2,540	387	21,167	..	287
Laksam ..	334	10,029	1,07,915	2,966	68,813	679	3,44,410	1,10,998	6,115	1,758	1,03,865	..	..
Total ..	2,536	60,987	3,73,311	14,059	4,62,524	6,270	36,67,010	30,73,169	44,061	12,189	3,30,388	18	311
Rajshahi—													
Rajshahi (Sadar) ..	379	7,018	25,219	..	66,888	..	4,22,851	4,17,714	16	1,056	28,909	..	..
Puthia ..	115	2,418	4,100	228	11,313	107	1,83,264	1,77,904	3,704	129	2,603	..	..
Natore ..	183	3,306	14,686	..	30,576	..	1,60,728	1,60,728	..	80	13,817	..	..
Naogaon ..	349	6,846	20,922	54	33,589	25,991	3,47,767	3,28,346	393	216	14,885	..	..
Total ..	1,026	19,588	64,927	282	1,42,366	26,098	11,14,610	10,84,692	4,113	1,481	60,214	..	..
Malda—													
Malda ..	282	4,328	17,937	..	24,919	118	1,29,818	1,28,841	255	205	19,850	..	..
Chanchal ..	154	2,980	22,545	267	20,915	33	1,30,444	1,14,798	234	63	11,184	140	..
Harishchandrapur ..	144	2,973	20,327	..	21,091	..	1,35,844	1,28,098	..	1	17,226	..	..
Nawabganj ..	207	3,509	27,345	..	33,038	..	52,689	47,267	..	53	28,310	..	..
Total ..	787	13,790	88,154	267	99,963	151	4,48,795	4,19,004	489	332	76,570	140	..
Pabna—													
Pabna (Sadar) ..	242	6,506	1,322	..	13,448	17,076	3,67,751	3,66,545	5,856	1,310	..	..	..
Serajganj ..	433	10,437	47,336	1,678	53,677	2,134	7,20,883	7,20,883	1,13,498	458	38,630	53	..
Ullapara ..	193	3,909	1,891	..	17,658	..	3,60,892	3,60,761	..	832	1,735	..	..
Shazadpur ..	171	3,420	9,412	2,749	13,459	1,978	3,01,659	3,01,659	16,376	1,327	8,629	..	..
Bhanguria ..	121	2,591	7,821	350	9,043	243	89,581	87,701	3,585	75	5,319	..	..
Total ..	1,160	26,863	67,782	4,777	1,07,285	21,431	18,40,766	18,37,549	1,39,315	4,002	54,313	53	..
Bogra—													
Bogra (Sadar) ..	543	12,922	16,913	69	30,231	82	9,68,477	9,65,790	..	516	99,361	..	..
Khanjanpur ..	118	2,329	5,017	953	8,182	1,158	1,92,621	1,91,706	7,957	37	2,294	..	..
Padmapara ..	129	2,981	16,102	5	17,112	15	1,76,206	1,76,206	11,099	38	14,895	..	..
Nawdaboga ..	113	2,638	20,747	537	20,287	592	1,07,938	1,07,673	1,461	72	20,045	48	..
Chandanbaisa ..	154	4,311	12,821	23	16,447	..	2,50,624	2,50,624	4,455	137	12,427	..	..
Total ..	1,057	25,181	71,600	1,587	92,259	1,847	15,95,866	16,91,999	24,972	800	1,49,022	48	..
Rangpur—													
Rangpur (Sadar) ..	412	9,647	36,520	248	79,167	27	2,11,362	1,76,071	1,075	389	33,871	5	..
Kurigram ..	529	1,876	55,686	1,746	55,684	767	2,59,801	2,41,052	1,082	2,004	68,159	..	32
Gaibandha ..	641	19,590	1,14,183	70	1,72,811	..	3,63,444	3,21,092	..	2,626	1,05,216	..	..
Nilphamari ..	299	4,587	25,118	2	31,727	..	1,94,390	1,76,435	1,769	..	27,105	..	..
Total ..	1,881	35,700	2,31,507	2,066	3,39,389	794	10,28,997	9,14,650	3,926	5,019	2,34,351	5	32
Dinajpur—													
Dinajpur (Sadar) ..	612	7,573	1,05,094	..	70,805	..	1,16,904	86,876	..	125	94,767	..	..
Balurghat ..	593	10,325	94,044	..	80,584	..	4,55,614	3,09,615	246	65	91,193	..	..
Thakurgaon ..	711	7,261	49,929	941	35,606	711	1,83,513	1,42,399	2,992	1,141	53,877	..	..
Parbatipur ..	445	8,582	1,46,201	..	1,21,750	..	99,822	..	2,059	..	1,56,884	..	..
Total ..	2,361	33,741	3,95,268	941	3,08,745	711	8,55,853	5,38,890	5,297	1,331	3,96,721	..	..
Jalpaiguri—													
Jalpaiguri ..	263	4,137	26,156	2,170	47,428	10	1,55,094	1,18,976	2,311	1,239	24,814	..	..
Darjeeling—													
Darjeeling (Sadar) ..	84	536	96	69	2,980	46	38,149	22,204	1,047	4	171	..	..
Kalimpong ..	109	2,998	2,374	..	26,400	..	2,13,604	1,57,002	657	982	12,250	7	464
Pedong ..	54	1,090	8,052	..	10,690	331	1,03,892	56,732	722	347	7,580	..	42
Total ..	247	4,624	10,522	69	40,070	377	3,55,645	2,35,938	2,426	1,333	20,001	7	506
Total unlimited ..	35,261	7,74,205	47,04,465	1,79,665	54,25,637	1,82,679	3,62,77,999	3,31,56,078	6,25,178	3,34,789	48,65,966	6,373	2,480

B.

AGRICULTURAL SOCIETIES.

Purchase of members' products.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from— Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.	Reserve Fund under section 33 of Act II of 1912.	Other Funds, e.g., building funds, etc.	Working capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest— On borrowings.	On lendings.
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Per cent.
..	2,605	63,526	43,406	3,960	207	6,80,011	..	4,03,898	..	11,95,008	+23,482	..	8	10 & 12½
..	545	24,492	15,531	1,305	34	2,35,477	..	1,41,463	..	4,18,302	−2,406	..	10	12½
..	753	39,780	39,025	6,204	..	4,73,392	..	3,17,246	..	8,75,647	+9,173	..	8	9⅜ & 10
..	1,800	1,02,084	75,211	7,422	..	5,43,322	..	4,69,377	..	11,97,416	+2,394	..	9⅜	10½
..	431	95,157	18,245	3,140	178	3,50,023	..	2,69,882	..	7,36,625	+1,721	..	8½	10 15/16
..	435	55,157	16,506	..	..	3,40,099	..	2,74,689	..	6,86,451	+6,323	..	8½	10 15/16
..	468	39,250	19,197	593	273	2,65,134	..	1,57,740	..	4,82,187	+5,161	..	8½ to10	10 to12½
..	6,384	32,607	40,375	492	..	2,43,765	..	2,48,811	..	5,66,050	+9,329	..	8 to10	10 to 12½
..	13,421	4,52,053	2,67,496	23,116	692	31,31,223	..	22,83,106	..	61,57,686	+57,583 −2,406	..	..	..
..	3,938	54,607	12,357	5,266	30	2,77,174	..	2,62,979	..	6,12,413	−12,532	..	9 to 9⅜	9⅜ to 10 15/16
..	960	26,370	3,197	1,795	..	1,43,441	..	1,00,794	43	2,75,640	−2,104	..	8½ to 9⅜	9⅜ to 12½
..	3,093	27,233	8,521	1,729	..	1,08,462	..	1,44,168	..	2,90,113	−5,279	..	5¼	9¼
..	1,265	76,686	23,129	6,773	352	2,28,461	..	2,75,855	..	6,11,256	−4,453	..	8 to 8½	9⅜
..	9,256	1,84,896	47,204	15,563	382	7,57,538	..	7,83,796	43	17,89,422	−24,368	..	..	..
..	2,331	19,777	1,441	5,430	..	1,21,793	..	42,513	4,110	1,95,064	−6,651	..	8	9⅜
..	773	7,087	388	3,060	382	1,06,504	..	39,057	3,316	1,59,794	−424	..	8	9⅜
..	315	12,701	2,035	9,186	..	1,10,885	..	67,948	..	2,02,755	−1,210	..	8½ to10 15/16	9⅜
..	1,342	6,005	411	1	..	60,845	..	12,330	..	79,592	−1,527	..	8	9⅜
..	4,761	45,570	4,275	17,677	382	4,00,027	..	1,61,848	7,426	6,37,205	−9,812	..	..	..
..	5,138	5,732	17,381	5,198	3,956	3,20,881	..	2,66,823	..	6,19,971	−24,199		9⅜	12½
..	5,878	1,00,999	34,851	10,311	157	4,71,686	..	4,94,097	..	11,12,101	−8,074	..	7½	9⅜
..	730	52,656	35,219	13,538	..	2,26,727	..	2,97,412	61	6,25,613	+8,093	..	9⅜	12½
..	3,199	40,800	3,081	877	113	2,88,054	..	1,54,633	4,031	4,91,589	−36,593	..	7	9⅜
..	962	4,875	3,145	696	1	75,522	..	62,817	..	1,47,056	−4,151	..	7½	9⅜
..	15,907	2,05,062	93,677	30,620	4,227	13,82,870	..	12,75,782	4,092	29,96,330	+8,093 73,017	..	..	..
..	1,874	2,42,591	21,064	7,921	291	7,49,268	..	6,50,590	..	16,71,725	−4,364	..	7½ to 9⅜	9⅜ to 10 15/16
..	1,682	35,541	4,795	6,595	..	1,36,429	..	1,19,440	40	3,02,840	−10,328	..	10 15/16	12½
..	198	29,288	3,441	1,074	..	1,58,949	..	42,453	..	2,35,205	−20,243	..	7 15/16	9⅜
..	508	14,798	1,728	358	42	1,15,737	..	31,168	..	1,63,831	−444	..	9⅜	10 15/16
..	226	36,552	4,374	543	250	2,23,034	..	1,03,310	..	3,68,063	−9,795	..	8¼ to 9⅜	9⅜ to 10 15/16
..	4,488	3,58,770	35,402	16,491	583	13,83,417	..	9,46,961	40	27,41,664	−45,174	..	..	..
..	2,070	31,622	10,031	329	2,110	1,78,517	..	90,631	21	3,13,261	+1,290	..	7½ to 10 15/16	12½
..	2,285	36,355	10,873	683	..	2,21,044	2,006	86,796	966	3,58,723	−1,932	..	8½ to 10½	10 15/16 to 12½
..	4,603	74,183	25,034	1,564	87	3,02,857	..	2,81,182	..	6,84,907	+5,057	..	8½	10
..	2,916	25,016	3,180	1,827	1,954	1,80,208	..	71,436	..	2,83,621	+2,991	..	6¼ to 9⅜	12½ to 10 15/16
..	11,874	1,67,176	49,118	4,403	4,151	8,82,626	2,006	5,30,045	987	1,64,512 16,40,512	+9,338 −1,932	..	..	..
..	2,663	30,906	2,963	922	..	1,16,048	..	44,271	..	1,95,110	−704	..	10 15/16	12½
..	2,708	83,385	18,701	3,496	285	2,43,616	..	2,23,422	150	5,73,055	−11,089	..	9⅜	10 15/16
104	4,080	23,609	3,302	2,313	104	1,91,314	..	35,094	..	2,55,736	−3,303	..	9 to 9⅜	10 15/16 to 12½
..	1,677	12,746	208	1,338	..	54,388	..	428	..	69,108	+310	..	9⅜	10 15/16
104	11,128	1,50,646	25,174	8,069	389	6,05,366	..	3,03,215	150	10,93,009	−310 +15,096	..	..	..
..	3,005	36,471	11,886	6,127	1,059	81,756	..	87,835	1,054	2,26,188	+1,244	..	10½ to12½	12½ to 15⅝
..	263	2,149	806	183	98	20,132	..	10,059	634	34,061	+510	..	9⅜ to 12½	12½ to 15⅝
809	2,289	2,712	7,657	2,490	1,284	2,19,262	..	1,06,137	18,328	3,57,870	−8,544	..	7 to 9⅜	9⅜ to 12½
167	1,774	12,666	4,995	3,995	..	77,254	..	67,741	..	1,66,651	−236	..	8	9⅜
976	4,326	17,527	13,458	6,668	1,382	3,16,648	..	1,83,937	18,962	5,58,582	+510 −8,780	..	..	..
1,113	2,83,570	53,85,484	17,11,174	12,04,682	79,282	2,99,72,984	2,156	2,04,40,944	1,19,275	5,89,15,981	+3,70,123 −4,79,258	..	..	..

STATEMENT

OPERATIONS OF

Classification.	Number of socie-ties.	Number of mem-bers.	Loans made during the year to— Indivi-duals.	Loans made during the year to— Banks and societies.	Receipts from loans and deposits repaid during the year by— Indivi-duals.	Receipts from loans and deposits repaid during the year by— Banks and societies.	Loans due by— Indivi-duals.	Loans due by— Of which overdue.	Loans due by— Banks and societies.	Loans and deposits received during the year from— Indivi-duals.	Loans and deposits received during the year from— Central Bank or Provincial Bank.	Loans and deposits received during the year from— Pri-mary socie-ties.	Sale of goods to mem-bers.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
CLASS I.—CREDIT—(*Concld.*)													
Credit grain.													
(*a*) Limited.													
Burdwan	2	103	2,207	..	843	..	1,364	1,364	..	1,153	..	..	..
Dinajpur	1	..	No work.										
Bogra	2	61	39	..	39	..	94	94	63	..	..	..	..
Total Limited ..	5	164	2,246	..	882	..	1,458	1,458	63	1,153	..	..	..
(*b*) Unlimited.													
Burdwan	1	176	2,916	..	387	..	2,529	..	..	..	..	..	..
Birbhum	2	29	..	..	..	..	..	..	..	..	..	..	..
Bankura	10	222	Map 13	..	..	..	Map 316	Map 316	..	Map 6	..	..	..
Midnapore	2	92	Mds. 100	..	Mds. 154	..	Mds. 267	Mds. 267	..	..	..	..	..
Mymensingh ..	4	160	180	10	220	..	4,109	4,109	408	..	200	..	..
Bakarganj	2	81	..	..	..	..	756	756	..	..	..	29	..
Malda	4	No work				..					..	..	..
Bogra	2	55	1,110	..	..	..	1,110	..	..	1,119	..	..	..
Dinajpur	2	168	141	518	365	..	2,274	71	518	..	..	..	..
Faridpur	5	74	Mds. 138	..	Mds. 60	..	319 Mds. 265	..	..	..	..	..	..
Total Unlimited ..	34	1,057	4,347 Map 13 Mds. 238	528	972 Mds. 519	..	11,097 Map 316 Mds. 848	4,936 Map 316 Mds. 267	926	1,119 Map 6	200	229	..
Total grain Banks ..	**39**	**1,221**	**6,593** **Map 13** **Mds. 238**	**528**	**1,854** **Mds. 519**	..	**12,555** **Map 316** **Mds. 848**	**6,394** **Map 316** **Mds. 267**	**989**	**2,282** **Map 6**	**200**	**229**	..
Total previous year ..	**38**	**938**	**407** **Pouti 16** **Map 9** **Mds. 335**	**82**	**259** **Pouti 11** **Map 4** **Mds. 278**	**50**	**8,425** **Pouti 13** **Map 306** **Mds. 837** **Ch'. 564**	**5,910** **Map 306** **Mds. 267** **Ch. 564**	**461**	**432**	..	**229**	**893**
Total Class I	35,300	775,426	47,04,465	1,79,665	54,25,637	1,82,679	3,62,77,999	3,31,56,078	6,25,178	3,34,789	48,65,966	6,373	2,480
Total previous year ..	**32,706**	**679,144**	**40,12,137**	**2,27,525**	**45,17,655**	**1,48,242**	**3,70,65,294**	**3,27,94,209**	**6,38,889**	**3,46,499**	**35,85,741**	**5,289**	**8,014**
CLASS II.—PURCHASE, PURCHASE AND SALE.													
(*a*) Limited.													
24-Parganas ..	5	2,133	..	2,87,143	..	2,94,028	..	..	3,758	53,560	2,46,383	..	4,15,597
Murshidabad ..	1	45	..	..	..	..	..	..	..	..	..	..	..
Burdwan	4	317	..	264	46	..	..	..	218	..	..	30	..
Birbhum	5	1,670	..	1,572	..	2	355	355	1,818	5	..	..	..
Midnapore	8	210	..	..	5	..	1,050	1,050	..	..	..	..	..
Hooghly	1	11	4	..	..	..	383	383	..	..	..	..	..
Dacca	2	56	..	..	..	25	235	235	82	..	..	..	92
Mymensingh ..	3	565	..	..	..	..	..	..	4,182	..	..	..	..
Bakarganj	13	4,585	134	86,486	4,961	1,82,871	40,004	40,004	46,990	67,067	1,23,530	30	45,244
Chittagohg Hill Tracts ..	1	843	3,129	..	1,728	..	4,055	4,055	..	..	..	..	24
Noakhali	3	57	..	..	..	..	391	391	..	..	..	..	..
Tippera	1	34	..	..	..	..	..	..	..	..	..	..	..
Pabna	5	101	..	..	..	70	..	..	242	..	..	..	..
Bogra	2	202	10	..	110	182	787	..	741	117	..	..	..
Rajshahi	4	3,977	..	..	15	20,657	..	..	..	..	..	..	18,098
Malda	1	165	..	372	..	..	..	..	470	..	..	..	..
Rangpur	6	3,529	..	98	..	..	..	..	98	8	..	..	..
Jalpaiguri	1	63	..	..	51	..	202	202	14	55	..	..	..
Dinajpur	4	23,551	..	2,11,638	..	2,11,006	..	..	1,516	1,38,438	2,61,817	..	1,57,514
Darjeeling	3	127	100	..	100	..	518	518	..	1,613	..	..	4,024
Faridpur	5	287	..	..	..	..	..	..	..	43	300	..	3,486
Total class II ..	78	42,528	3,377	5,87,573	7,016	7,08,841	47,980	47,193	60,129	2,60,906	6,32,030	60	6,44,349
Total previous year ..	**73**	**32,830**	**7,044**	**35,083**	**6,974**	**1,001**	**48,880**	**45,545**	**62,885**	**50,715**	**5,01,719**	**2,49,036**	**3,68,675**
CLASS III.—PRODUCTION.													
(*a*) Limited.													
Irrigation (*Embankment*).													
Khulna	5	988	..	..	..	..	..	..	..	..	..	..	..
Irrigation.													
Burdwan	181	3,523	..	..	..	587	..	..	..	158	14,687	..	..
Midnapore	3	68	..	..	..	..	..	..	..	..	..	..	..
Birbhum	504	7,727	..	407	..	..	..	..	457	315	907	..	..
Hooghly	3	45	..	..	..	..	..	..	..	..	..	..	..
Howrah	6	1,434	..	..	..	..	..	..	..	..	..	..	..
Bankura	356	8,562	68	..	..	..	68	68	..	4	250	..	..
Malda	10	580	2,995	211	2,566	225	1,526	..	..	..	4,460	..	..
Chittagong	2	145	..	..	..	..	..	..	..	51	..	..	..
Total Class III ..	1,070	23,072	3,063	618	2,566	812	1,594	68	457	528	20,304	..	..
Total previous year ..	**1,011**	**21,624**	**5,255**	**270**	**4,392**	**1,509**	**1,097**	..	**67**	**848**	**9,720**	..	**125**

B.

AGRICULTURAL SOCIETIES.

Purchase of members' products.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from— Members.	Non-members.	Societies	Provincial or Central Banks.	Government.	Reserve Fund under section 33 of Act II of 1912.	Other Funds, e.g., building funds, etc.	Working capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest— On borrowings.	On lendings.
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Per cent.
..	..	..	1,153	..	..	..	..	..	..	1,153	+544	..	..	25 in kind.
..	..	105	..	..	..	..	..	53	2	160	+8	..	..	..
..	..	105	1,153	..	..	..	..	53	2	1,313	+552	..	..	..
..	42	..	..	..	..	..	..	3,744	..	3,744	+336	..	..	25 in kind.
..	..	..	7	3	..	..	..	..	..	10	..	..	..	..
..	4	..	3 Map 7	Map 56	..	..	..	24 Map 588	..	27 Map 651	−4 Map +10	..	12½	18
7	..	Mds. 20	Mds. 26	..	..	68	..	262 Mds.1,060	..	330 Mds.1,106	+160	..	12½	25
..	1	25	2,159	..	..	8,311	..	1,258	..	11,753	−197	..	..	..
..	..	298	606	..	..	561	..	944	..	2,409	+120	..	10 11/12	15⅝
..	..	..	1,119	..	..	..	..	..	..	1,119	+123	..	..	..
..	52	..	..	..	..	174	..	3,090	..	3,264	+231	..	..	..
..	3	Mds.31	99 Mds.243	..	..	..	..	294 Mds. 14	..	393 Mds. 288	+2 Mds. 27	..	..	..
7	102	323 Mds.51	3,993 Map 7 Mds. 269	3 Map 56	..	9,114	..	9,616 Map 588 Mds. 1,074	..	23,049 Map 651 Mds.1,394	+771 Map+10 Mds. 27	..	..	..
7	**102**	**428 Mds. 51**	**5,146 Map 7 Mds.267**	**3 Map 56**	..	**9,114**	..	**9,669 Map 588 Mds.1,074**	..	**24,362 Map 651 Mds.1,394**	**+1,323 Map 10 Mds. 27**	..	..	..
701	**95**	**366 Map 57 Mds. 11 Ch. 209**	**1,262 Ch. 501**	**2,030**	..	**11,002**	..	**3,301 Pouti 25 Map 568 Ch. 866**	..	**21,300 Pouti 25 Map 625 Mds. 988 Ch. 1,576**	**+256 Pouti+ 5 Map+17 Ch. +94**	..	..	..
1,113	2,83,570	53,85,484	17,11,174	12,04,682	79,282	2,99,72,984	2,156	2,04,40,944	1,19,275	5,89,15,981	+3,70,123 −4,79,258	..	..	..
1,326	**3,63,085**	**52,52,201**	**17,57,889**	**12,18,363**	**81,774**	**3,09,41,795**	**1,427**	**2,01,60,369**	**70,105**	**5,94,83,923**	**+15,049**	..	..	..
3,17,354	45,451	25,640	285	10,703	13,172	83,095	..	13,067	7,389	1,53,351	+10,484	6¼	9½	..
..	..	126	..	..	..	..	..	..	..	126	..	..	..	..
..	96	1,424	507	..	30	..	..	34	..	1,995	−104	..	..	..
..	49	4,775	2,194	1,137	746	3,031	..	1,716	..	13,599	+4,248	..	9⅜	12½
..	..	1,009	..	..	..	1,564	..	130	..	2,703	−7	..	7½	..
..	..	75	..	..	..	394	..	152	50	671	+6	..	8½	12½
25	7	1,005	..	..	25	..	..	568	75	1,673	+1	..	..	..
..	46	2,704	..	..	..	..	..	1,892	..	4,596	−59	..	..	4
..	4,416	1,40,463	25,843	32,637	6,994	1,33,895	..	65,196	18,896	4,23,924	+15,758	..	..	..
458	94	7,565	..	..	..	..	..	525	..	8,090	+852	..	..	12
..	4	357	15	..	..	..	..	288	..	660	+3	..	..	..
..	..	242	41	35	6	77	..	46	..	447	+19	..	8	..
..	..	423	8	..	..	..	..	357	..	788	−16	..	..	9⅜
1,828	50	2,941	216	..	..	..	..	612	..	3,769	−38	..	..	..
..	2,074	20,128	..	4,232	1,07,714	..	..	4,926	6,132	1,43,132	−2,530	..	6½	..
..	..	268	..	..	..	..	..	35	..	303	+177	..	..	..
..	517	6,111	39	..	..	3,287	..	576	..	10,013	−1,655	..	..	..
..	8	828	130	2	..	..	..	69	492	1,521	−10	..	..	..
2,74,136	7,148	63,436	..	7,299	..	1,31,619	..	4,471	3,314	2,10,599	+16,859	..	5½	..
3,214	1,064	972	1,250	92	1	790	..	98	..	3,203	−187	..	..	..
..	44	1,913	8	35	..	300	..	..	..	2,256	−365	..	..	..
5,97,015	61,068	2,82,405	50,536	56,172	1,28,688	3,57,972	..	94,758	36,348	9,86,879	+43,338	..	..	..
4,02,868	**47,943**	**2,45,538**	**30,175**	**16,881**	**1,20,743**	**3,30,626**	..	**87,957**	**21,595**	**8,53,515**	**+20,474**	..	..	..
..	267	4,540	363	2,341	54	8,761	..	1,561	1,243	18,863	+791	..	9⅜	..
..	335	6,898	357	..	76	20,605	..	105	..	28,041	−418	..	8½	26,404 Bighas
..	..	2,940	..	..	..	..	..	412	..	3,352	..	..	9⅜	..
..	400	92,219	2,739	2	259	43,683	..	6,727	4	1,45,633	−137	..	9⅜	32,495 Bighas
..	..	1,915	..	135	..	290	..	..	..	2,340	−56	..	10	..
..	..	18,314	361	70	..	1,907	..	594	..	21,246	−216	..	10 11/12	..
..	68	2,04,249	2,264	176	4	51,227	29,595	4,872	..	2,92,387	−1,641	..	10 11/12	..
..	91	811	..	..	..	3,342	..	61	..	4,214	−1,671	..	8	9⅜
..	17	391	101	19	..	..	..	..	..	511	−135	..	..	..
..	1,178	3,32,277	6,185	2,743	393	1,29,815	29,595	14,332	1,247	5,16,587	−3,636	..	..	..
..	**1,054**	**3,28,771**	**8,598**	**3,217**	**401**	**1,17,023**	**36,000**	**13,176**	**1,243**	**5,08,429**	**−5,301**	..	..	..

STATEMENT

OPERATIONS OF

Classification.	Number of socie-ties.	Number of mem-bers.	Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—			Loans and deposits received during the year from—			Sale of goods to mem-bers.
			Indivi-duals.	Banks and societies.	Indivi-duals.	Banks and societies.	Indivi-duals.	Of which overdue.	Banks and societies.	Indivi-duals.	Central Bank or Provincial Bank.	Pri-mary socie-ties.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
CLASS IV.—PRODUCTION AND SALE.													
Milk Societies.													
(a) Limited.													
24-Parganas ..	117	8,548	1,55,968	4,461	1,47,150	4,709	84,927	..	27,961	5,003	2,555	..	1,87,418
Khulna	1	15	No work.										
Nadia	2	49	4,882	360	Nil	5,445	294	..	1,347	..	..	..	..
Hooghly	8	404	8,962	192	7,785	527	11,157	1,070	3,545	276	150	..	11,847
Dacca	13	Non-working.											
Mymensingh ..	11	211	..	70	17	150	11,317	11,317	5	..	..	..	1,527
Bakarganj ..	1	Non-working.											
Rajshahi	34	483	18	..	18	..	557	557	..	..	32	..	..
Malda	2	32	..	..	..	..	..	..	..	..	..	..	..
Pabna	7	160	..	..	708	..	1,148	1,116	302	..	..	..	..
Dinajpur	8	283	1,696	..	1,706	..	1,898	1,882	..	8	300	1	..
Darjeeling	7	135	13	..	..	..	945	945	..	..	..	..	38
Total limited ..	211	10,320	1,71,539	5,083	1,57,384	10,831	1,12,243	16,887	33,160	5,287	3,037	1	2,00,830
(b) Unlimited.													
Dacca	1	Non-working.											
Burdwan	1	14	544	..	20	..	524	..	..	..	550	..	..
Chittagong	7	255	2,508	..	2,592	200	3,842	3,842	16	94	3,925	..	..
Pabna	2	20	..	420	758	500	890	890	241	..	..	..	..
Rajshahi	1	17	..	..	246	..	917	917	..	..	..	..	..
Total unlimited ..	12	306	3,052	420	3,616	700	6,173	5,649	257	94	4,475	..	..
Total Milk Societies ..	223	10,626	1,74,591	5,503	1,61,000	11,531	1,18,416	22,536	33,417	5,381	7,512	1	2,00,830
Bhola Co-operative Production and Sale Society, Ltd. ..	1	Non-working.											
Rajshahi (Naogaon Ganja Cultivators Co-operative Society, Ltd.) ..	1	3,608	..	..	..	2,39,074	..	..	1,58,097	62,172	..	55,917	..
Betal leaf growers.													
(a) Limited.													
Birbhum	1	16	..	..	..	..	825	825	..	..	..	..	..
(b) Unlimited.													
Nadia	1	53	..	..	280	..	4,958	4,958	718	..	..	..	..
Total betal leaf growers	2	69	..	..	280	..	5,783	5,783	718	..	..	..	..
Sugar-cane growers.													
(a) Limited.													
Rajshahi	68	2,034	11,554	..	22,857	22,757	2,047	291	..	..	11,556	..	..
Mymensingh ..	9	Wlrk not yet started.											
Dinajpur	84	1,717	21,240	..	11,818	..	35,857	18,623	..	..	..	..	2
Total Limited ..	161	3,751	32,794	..	34,675	22,757	37,904	18,714	..	..	11,556	..	2
(b) Unlimited.													
Dinajpur	296	5,014	31,578	..	45,501	..	35,336	6,146	..	4	..	..	..
Total Sugar-cane growers	457	8,765	64,372	..	80,176	22,757	73,240	24,860	..	4	11,556	..	2
Total Class IV ..	684	23,068	2,38,963	5,503	2,41,456	2,73,362	2,35,343	71,893	1,92,232	67,557	17,068	55,918	2,00,832
Total previous year ..	**378**	**18,000**	**2,15,694**	**2,52,179**	**1,80,094**	**2,27,786**	**1,62,791**	**31,779**	**2,44,956**	**1,49,551**	**45,750**	**92,158**	**2,44,644**

B.

AGRICULTURAL SOCIETIES.

Purchase of members' products.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from— Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.	Reserve Fund under section 33 of Act II of 1912.	Other Funds, e.g., building funds, etc.	Working capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest— On borrowings.	On lendings.
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
..	..	..	..	..	..	..	..		..	..				
1,45,981	32,292	15,475	7,548	..	20	1,633	..	77,151	..	1,01,827	+7,228	..	9⅜	..
..	..	188	90	..	..	..	..	284	..	562	+551	..	9⅜	12½
9,641	2,129	2,567	18	95	..	45	..	6,985	1,052	10,762	+453	..	6¼	9⅜
1,096	333	2,142	204	2	9	15,074	..	611	..	18,042	−474	..	10 15/16	12½
..	..	1,021	1	..	..	1,193	..	134	..	2,349	−34	..	..	..
..	..	..	..	..	..	..	..	2	..	2	..	..	..	..
..	..	496	7	..	102	836	..	377	..	1,818	−19	..	9⅜	12½
..	934	745	172	..	458	709	..	545	..	2,629	−13	..	10 15/16	15⅝
..	47	1,305	31	30	68	1,819	..	651	233	4,137	−26	..	9⅜	12½
1,56,718	35,735	23,939	8,071	127	657	21,309	..	86,740	1,285	1,42,128	+7,666	..	..	..
..	13	56	..	..	..	548	..	..	..	604	−12	..	..	..
4,519	859	1,741	119	71	..	3,203	..	1,045	..	6,179	−239	..	10½	12½
..	33	6	17	..	..	879	..	1,575	..	2,477	−716	..	9⅜	12½
..	25	161	26	8	..	401	..	636	..	1,232	+20	..	..	..
4,519	930	1,964	162	79	..	5,031	..	3,256	..	10,492	−947	..	..	..
1,61,237	36,665	25,903	8,233	206	657	26,340	..	89,996	1,285	1,52,620	+6,719	..	..	..
..	..	..	..	..	..	..								
..	..	..	..	..	..	..	..			..				
1,66,908	36,270	38,270	39,606	60,802	16,904	..	..	3,42,035	1,79,291	6,76,908	+3,250	..	6¼	
..	..	175	152	548	..	..	..	479	467	1,821	+6	..	9⅜	10 15/16
..	89	152	..	5,048	..	..	..	4,645	500	10,345	+339	..	9⅜	15⅝
..	89	327	152	5,596	..	..	..	5,124	967	12,166	+345	..	..	..
..	..	1,142	13	12	..	2,879	..	693	..	4,739	+233	..	..	..
1	106	3,418	8	8	..	18,525	..	186	..	22,145	+85	..	6¼	7½
1	106	4,560	21	20	..	21,404	..	879	..	26,884	+318	..	..	..
..	1,468	6,800	40	7	..	6,787	..	92	..	13,726	+139	..	9⅜	12½
1	1,574	11,360	61	27	..	28,191	..	971	..	40,610	+457	..	..	..
3,28,146	74,598	75,860	48,052	66,631	17,561	54,531	..	4,38,126	1,81,543	8,82,304	+11,089	..	..	..
1,87,855	**1,60,536**	**75,122**	**83,126**	**68,881**	**25,390**	**69,231**	..	**4,36,001**	**1,81,178**	**9,38,929**	**+46,744**	..	..	..

STATEMENT

OPERATIONS OF

Classification.	Number of socie-ties.	Number of mem-bers.	Loans made during the year to— Indivi-duals.	Loans made during the year to— Banks and societies.	Receipts from loans and deposits repaid during the year by— Indivi-duals.	Receipts from loans and deposits repaid during the year by— Banks and societies.	Loans due by— Indivi-duals.	Loans due by— Of which overdue.	Loans due by— Banks and societies.	Loans and deposits received during the year from— Indivi-duals.	Loans and deposits received during the year from— Central Bank or Prov. Bank.	Loans and deposits received during the year from— Pri-mary socie-ties.	Sale of goods to mem-bers.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
CLASS VI.—OTHERS.													
Agricultural Association.													
(a) Limited.													
Calcutta	1	112	..	..	..	..	..	..	..	..	..	..	..
24-Parganas ..	2	41	..	..	..	..	..	..	..	..	..	..	..
Nadia	5	4,556	..	1,550	..	1,088	..	..	1,050	..	..	..	7
Burdwan	1	5	..	..	..	..	..	..	..	..	..	..	..
Midnapore	4	154	217	100	321	..	556	464	100	209	..	..	..
Mymensingh ..	3	538	..	..	..	..	177	177	..	..	..	..	
Faridpur	3	125	210	..	18	..	1,668	784	..	500	120	..	..
Noakhali	3	115	..	..	..	..	65	65	..	..	..	..	..
Rajshahi	2	3,745	..	..	176	1,470	1,331	..	..	..	..	..	674
Malda	4	80	..	..	..	..	..	..	..	..	..	..	..
Pabna	6	169	..	..	..	..	817	817	..	..	..	..	..
Total Limited ..	34	9,640	427	1,650	515	2,558	4,614	2,307	1,150	709	120	..	681
(b) Unlimited.													
Chittagong ..	3	242	9,306	2,247	6,954	4,639	9,119	85	418	72,353	3,000	..	5,311
Total Agricultural Association ..	37	9,882	9,733	3,897	7,469	7,197	13,733	2,392	1,568	73,062	3,120	..	5,992
Cattle breeding.													
(a) Limited.													
Khulna	1	15	..	..	..	..	..	..	..	..	..	..	..
Malda	1	13	No work.										
Total Limited ..	2	28	..	..	..	..	..	..	..	..	..	..	..
Multipurpose Societies.													
(a) Limited.													
24-Parganas ..	1	608	Work not commenced.										
Nadia	1	664	..	1,087	..	1,087	..	..	..	..	..	..	..
Jessore	1	1,161	..	..	..	..	..	..	1,161	..	..	18	..
Burdwan	1	111	..	..	..	..	..	..	..	..	..	..	..
Darjeeling	1	304	..	..	..	..	..	..	..	522	5,002	..	2
Dinajpur	1	No work.											
Jalpaiguri	1	480	1,001	..	..	..	1,001	..	..	..	..	..	3,829
Bakarganj ..	6	6,760	..	8,549	..	3,069	..	..	5,481	551	10,000	..	885
Rajshahi	3	3,309	..	..	..	2,272	..	..	..	..	18,270	10,626	6,594
Mymensingh ..	3	9,922	846	..	316	..	530	..	..	..	2,000	..	3,622
Malda	3	3,163	..	372	..	..	..	..	470	2,009	35,001	..	18,564
Chittagong	1	342	..	..	..	..	..	..	..	..	..	..	..
Faridpur	1	51	..	..	..	..	..	..	..	..	..	..	..
Noakhali	5	9,323	..	4,708	..	..	..	..	4,708	16	..	..	..
Bogra	1	7,817	8,427	..	44,819	6,460	21,821	21,821	..	..	20,000	..	..
Tippera	1	41	..	310	..	310	..	..	..	..	..	..	..
Dacca	2	172	..	..	..	..	..	..	..	..	..	..	..
Total Multipurpose Societies ..	33	44,228	10,274	15,026	45,135	13,198	23,352	21,821	11,820	3,098	90,273	10,644	33,496
Provincial Organisation Calcutta—													
Bengal Home Crafters Association ..	1	112	..	..	..	..	..	..	..	..	..	..	..
Total Class VI ..	73	54,250	20,007	18,923	52,604	20,395	37,085	24,213	13,388	76,160	93,393	10,633	39,488
Total previous year	**55**	**25,164**	**65,371**	**67,936**	**7,902**	**79,004**	**69,672**	**4,234**	**13,932**	**45,710**	**71,617**	**1,065**	**3,859**
Total of all classes ..	37,205	9,18,344	49,69,875	7,92,282	57,29,279	11,86,089	366,00,001	332,99,445	8,91,384	7,39,940	56,28,761	72,984	8,87,149
Total of all classes in the previous year ..	**34,223**	**7,76,762**	**43,05,501**	**5,82,993**	**47,11,017**	**4,57,542**	**373,47,734**	**328,75,767**	**9,60,729**	**5,93,323**	**42,14,547**	**3,47,548**	**6,25,317**

B.

AGRICULTURAL SOCIETIES.

Purchase of members' products.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from—					Reserve Fund under section 33 of Act II of 1912.	Other Funds, e.g., building funds, etc.	Working capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest—	
			Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.						On borrowings.	On lendings.
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
..	6	556	..	..	..	..	..	145	..	701	+8	..	..	..
..	1	54	..	..	..	..	..	126	..	180	−1	..	..	..
..	494	7,141	..	3,947	..	..	1,000	1,200	1,582	14,870	−940	..	..	..
..	..	9	..	..	..	..	..	2	..	11	..	..	..	..
..	684	1,887	8,988	1,201	..	..	..	247	..	12,323	+32	..	9⅜	12½
..	17	2,405	..	395	..	21,232	..	25	..	24,057	−1,851	..	9⅜	..
..	45	830	1,132	487	..	485	..	422	..	3,356	+327	..	9⅜	12
..	1	1,116	1,221	172	400	450	..	1,804	..	5,163	−181	..	..	..
..	458	20,651	..	200	14,993	..	..	2,250	..	38,094	−2,908	..	..	..
..	..	560	330	..	..	..	..	14	..	904	..	..	..	..
..	2	1,618	97	276	..	..	..	535	..	2,526	+46	..	6½	9⅜
..	1,708	36,827	11,768	6,678	15,393	22,167	1,000	6,770	1,582	1,02,185	−5,468	..	..	..
4,752	1,638	1,717	542	1,321	..	4,705	..	6,743	14,500	29,528	+4,125	..	10½	15
4,752	3,346	38,544	12,310	7,999	15,393	26,872	1,000	13,513	16,082	1,31,713	−1,343	..	..	..
..	..	..	..	11	147	..	..	..	..	158	..	..	..	..
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
..	..	..	..	11	147	..	..	..	..	158	..	..	..	..
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
1,624	85	953	..	..	18	..	..	..	..	971	+191	..	..	..
..	2	871	..	..	..	..	..	..	..	871	..	..	..	..
..	28	179	..	..	..	..	..	..	..	179	..	..	..	..
..	302	2,000	..	..	..	1,103	..	..	..	3,103	+30	..	6¼	..
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
3,759	69	2,408	..	..	..	..	..	..	..	2,408	+170	..	..	..
9,065	777	5,897	398	..	..	10,000	..	..	..	16,295	+3,680	..	..	..
18,617	1,188	2,956	..	..	..	13,470	..	512	..	16,938	+1,030	..	..	..
3,554	159	2,507	..	..	..	1,000	..	..	..	3,507	+93	..	3	7
30,396	887	5,336	2,000	2,150	..	32,238	..	646	247	42,617	+2,319	..	..	..
..	115	610	..	..	..	..	..	..	..	610	+56	..	..	..
..	68	1,076	..	..	..	..	..	..	..	1,076	+165	..	..	..
..	97	7,737	16	..	..	80 (B.P.C.B.)	..	165	..	7,998	+1,587	..	..	..
..	733	5,766	..	..	..	24,200	..	..	..	29,966	+3,267	..	6½	9⅜
..	..	208	..	..	..	..	..	..	..	208	+102	..	8	..
..	61	237	..	..	..	..	..	..	..	237	+18	..	..	..
67,015	4,571	38,741	2,414	2,150	18	82,091	..	1,323	247	1,26,984	+12,708	..	..	..
..	6	556	..	..	..	..	..	145	..	701	+8	..	..	..
71,767	7,923	77,841	14,724	10,160	15,558	1,08,963	1,000	14,981	16,329	2,59,556	+11,373	..	..	..
4,387	**3,666**	**47,944**	**12,586**	**2,969**	**22,416**	**1,03,064**	..	**11,794**	**5,291**	**2,06,114**	**−439**	..	..	..
[illegible]98,041	4,28,337	61,53,867	1810,671	13,40,388	2,41,482	306,24,265	32,751	210,03,141	3,54,742	6,15,61,307	−33,335	..	..	..
[illegible]86,436	**5,76,284**	**59,49,626**	**18,92,374**	**13,10,311**	**2,50,724**	**315,61,739**	**37,427**	**207,09,297**	**2,79,412**	**6,19,90,920**	**+86,524**	..	..	..

STATEMENT B-I.

OPERATION OF LAND MORTGAGE BANKS AND SOCIETIES, 1939-40.

Province.	Number of Banks or Societies.	Number of members.	Loans made during the year to—		Loans repaid during the year by—		Loans (at the end of the year) due by—			Share capital paid up.	Borrowings held at the end of the year.					Reserve fund.	Other funds.†	Working capital.	Profit(+) and Loss (−) for the year.	Usual rate of dividend.	Most usual rate of interest on—	
											Loans from—		Deposit.	Debentures.								
			Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Of which overdue.*		Individuals.	Banks and Societies.		Public.	Government.						Borrowings.	Lendings.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Bengal—	No.	No.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
Co-operative Land Mortgage Banks—																						
Mymensingh ..	1	594	30,175	..	7,416	..	1,89,193	..	15,274	14,240	..	1,72,250	..	..	..	922	995	1,88,407	+3,014	..	5	8⅜
Pabna	1	491	36,645	..	12,959	..	1,33,187	..	6,213	9,473	..	1,25,075	..	..	..	..	..	1,34,648	+404	..	5	8⅜
Comilla	1	550	25,960	..	12,387	..	1,46,738	..	4,990	13,898	..	1,27,083	75	..	..	4,249	..	1,45,305	+2,327	..	5	8¼
Jessore	1	553	25,250	..	2,059	..	89,748	..	5,472	5,740	..	89,143	..	..	..	..	..	94,883	−1,298	..	5	9¾
Birbhum	1	436	15,315	..	2,507	..	1,18,376	..	4,713	11,135	..	1,08,775	..	..	..	..	..	1,19,910	+71	1	5	8⅜
Total ..	5	2,624	1,33,345	..	37,228	..	6,77,242	..	37,662	54,486	..	6,22,426	75	..	..	5,171	995	6,83,153	+5,816 −1,298	..	..	

Note.—The terms "Loans overdue" mean loans due for payment which have not been paid and for which extension has not been granted by competent authority.
*Including Rs......... from Banks and Societies.
†Owned funds outside the statutory reserve. Admission fee is not included.

Statement C

STATEMENT

OPERATIONS OF

Classification of societies.	Number of societies.	Number of members.	Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—			Loans and deposits received during the year from—			Sales of goods to members.
			Individuals.	Banks and societies.	Individuals.	Banks and societies.	Individuals.	Of which overdue.	Banks and societies.	Individuals.	Central Banks.	Primary societies.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs	Rs.	Rs.	Rs.	Rs.	Rs.
CLASS I.—CREDIT.													
(a) Limited.													
Calcutta	113	1,43,374	2,73,78,922	4,75,334	2,53,11,561	5,12,475	4,03,16,079	5,27,084	2,55,554	93,47,792	..	9,545	..
24-Parganas ..	57	21,947	14,80,787	41,450	14,28,598	40,739	17,35,370	2,98,483	66,091	6,92,635	..	..	..
Nadia	13	4,260	1,39,903	33,232	1,65,554	51,307	3,61,715	1,89,760	58,907	1,39,764	..	..	..
Murshidabad ..	11	1,633	64,049	3,905	66,031	14,596	1,68,194	64,914	24,756	10,299	..	..	..
Jessore	10	879	19,687	..	17,616	..	42,748	20,000	2,070	3,074	1,100	..	..
Khulna	27	2,439	2,32,730	38,262	2,28,496	42,891	2,62,240	43,497	13,660	93,222	12,750	1,150	..
Bankura ..	5	3,144	2,35,128	..	2,57,581	..	2,32,998	68,567	..	2,74,890	..	..	..
Hooghly	23	12,066	2,56,570	..	2,71,204	..	12,14,831	9,00,557	..	4,57,701	..	..	..
Howrah	16	5,673	3,99,169	..	3,84,791	..	6,10,722	1,44,772	..	2,75,337	..	..	..
Burdwan	21	2,985	2,23,780	10,956	2,27,570	5,204	2,86,967	1,30,207	5,752	28,669	1,200	500	..
Midnapore ..	21	2,585	57,875	7,21,544	40,371	6,03,242	1,91,245	1,20,244	4,33,769	7,62,882	3,670	..	..
Birbhum ..	10	766	60,577	3,983	50,732	3,143	80,671	12,791	1,034	22,710	3,780	..	..
Dacca	26	8,858	3,68,849	41,166	3,33,300	54,886	6,34,868	1,87,539	74,367	2,89,681	200	..	..
Mymensingh ..	24	5,543	87,356	150	1,23,714	376	8,00,681	6,13,899	44,922	68,494	..	..	..
Bakarganj ..	37	7,280	7,47,492	3,61,531	6,91,083	2,62,274	10,35,230	2,01,077	2,82,744	10,08,290	2,504	2,901	149
Faridpur	22	2,656	24,306	..	39,244	..	1,46,758	86,824	..	2,698	..	..	5
Chittagong ..	49	29,104	16,01,719	8,90,148	18,80,801	9,22,868	35,25,833	14,82,463	4,82,750	12,12,937	4,381	12,194	..
Chittagong Hill Tracts	1	229	17,659	..	19,321	..	28,523	3,390	..	4,781	..	..	..
Noakhali	21	3,709	20,781	8,692	34,989	8,734	2,55,254	2,13,771	14,552	25,746	..	1,214	..
Tippera	17	5,093	2,58,281	2,88,523	2,91,478	3,43,256	6,40,527	1,91,484	1,30,892	3,11,136	669	1,306	3
Rajshahi	1	5,700	45,426	7,90,893	1,36,763	8,30,345	5,75,101	1,08,968	1,92,973	4,08,863	87,901	29,727	10
Malda	3	926	3,870	22,727	10,524	37,432	1,06,645	1,00,563	16,573	81,482	..	..	..
Pabna	10	1,635	2,259	..	9,985	1,077	1,27,852	1,23,303	1,741	3,691	..	..	..
Bogra	3	72	85	29	203	28	6,671	6,671	1	..	..	..	..
Rangpur	10	1,223	25,851	..	29,863	..	1,09,401	76,905	96	10,038	289	..	..
Dinajpur ..	9	1,513	81,498	21,154	75,994	14,903	1,36,534	20,238	23,832	28,549	3,525	7	15
Jalpaiguri ..	3	1,364	69,795	34,660	41,507	30,660	92,742	10,765	4,800	50,897	2	3,531	..
Darjeeling ..	19	2,784	1,89,505	3,019	1,81,698	3,313	2,31,333	37,660	1,257	61,782	400	3,000	..
Total Limited ..	582	2,79,440	3,47,83,909	37,91,358	3,15,50,572	37,83,749	5,59,57,773	59,86,396	21,33,123	1,56,68,140	1,32,371	65,075	182
(b) Unlimited.													
Murshidabad ..	2	93	3,276	..	2,351	..	8,474	2,658	..	267	700	..	..
Birbhum	2	132	4,228	..	3,428	..	1,604	142	1,715	175	..	..	..
Bankura ..	1	140	10,814	..	10,667	..	1,887	1,021	..	45	8,570	..	..
Bakarganj ..	2	223	10,393	2,650	10,114	5	10,964	1,464	2,754	209	..	..	..
Faridpur	2	15	..	..	..	..	681	681	..	..	..	..	..
Mymensingh ..	1	30	..	..	..	..	1,155	..	..	..	..	..	..
Chittagong ..	2	210	2,675	5,534	3,472	4,835	15,992	10,965	5,514	762	..	..	..
Noakhali	1	12	200	..	164	..	168	84	..	..	225	..	..
Tippera	1	72	6,355	970	9,343	970	5,546	..	3,581	287	..	..	..
Rajshahi	2	11	..	..	..	..	..	..	..	..	..	..	..
Pabna	2	50	..	..	..	4	635	635	..	7	..	..	..
Rangpur	2	49	3,047	..	2,682	..	1,756	117	51	..	..	..	..
Dinajpur	1	22	..	..	21	..	374	374	..	..	..	..	..
Jalpaiguri ..	1	No work.		..	..	..	..	..	..	..	..	..	..
Total Unlimited ..	22	1,059	40,988	9,154	42,242	5,814	48,236	18,225	13,615	1,752	94,955	..	..
Total Class I ..	614	2,80,499	3,48,24,897	38,00,512	3,15,92,814	37,89,563	5,60,05,969	60,04,621	21,46,738	1,56,69,892	1,41,866	65,075	182
Total previous year	**608**	**2,65,331**	**3,61,77,876**	**36,47,179**	**3,19,22,311**	**39,32,074**	**5,28,16,380**	**59,15,856**	**16,85,929**	**1,49,15,625**	**2,13,561**	**1,23,904**	**378**
CLASS II—PURCHASE, PURCHASE AND SALE.													
(a) Limited.													
Calcutta	8	1,977	153	..	150	..	278	..	849	58,722	..	..	1,59,646
24-Parganas ..	5	1,411	..	1,216	..	1,069	..	..	2,381	1,466	..	..	2,50,981
Nadia	1	80	..	..	..	..	..	..	..	..	..	..	..
Murshidabad ..	1	106	1	..	..	..	123	122	..	..	..	..	..
Khulna	3	47	..	..	..	..	..	..	..	238	..	..	..
Birbhum	2	142	..	..	..	..	..	..	3,000	1,300	..	..	32,584
Howrah	2	72	..	..	..	..	..	..	..	..	..	..	..
Bankura	1	No work.											
Dacca	6	812	..	..	..	..	..	..	..	1,809	..	..	40,811
Mymensingh ..	1	20	..	..	..	..	..	..	17	..	..	..	..
Bakarganj ..	2	37	..	..	20	..	788	788	..	..	..	..	..
Faridpur	3	424	..	..	..	..	43	43	..	800	..	..	2,702
Chittagong ..	1	No work.											
Noakhali	2	167	11	..	..	..	211	200	..	421	..	..	57
Tippera	1	11	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	3	170	..	..	..	..	..	..	..	907	..	..	24,034
Malda	2	90	..	12	..	21	..	..	..	..	..	..	..
Pabna	1	51	..	..	..	..	..	..	..	..	..	..	..
Rangpur	1	66	..	..	..	..	..	..	..	..	..	..	3
Darjeeling ..	1	17	..	..	..	..	..	..	..	..	..	..	..
Total Class II ..	47	5,700	165	1,228	170	1,090	1,443	1,153	6,247	65,663	..	..	5,10,815
Total previous year	**44**	**5,884**	**1,252**	**237**	**1,124**	**365**	**14,502**	**1,051**	**1,943**	**38,096**	**1,550**	..	**3,88,988**

C.

NON-AGRICULTURAL SOCIETIES.

Purchase of Members' Products.	Cost of management.	Share Capital paid-up.	Loans and deposits held at the end of the year from—					Reserve Fund under section 33 of Act, II of 1912.	Other funds, *e.g.*, building fund, etc.	Working Capital.	Profit and loss for the year.	Usual Dividend paid on Shares.	Most usual rate of interest.	
			Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.						On borrowings.	On lendings.
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
..	3,37,694	86,54,839	1,06,42,556	2,02,68,150	1,40,962	..	..	25,79,218	12,09,251	4,34,94,976	+9,03,64	6¼	4	7½
..	37,552	7,04,883	3,08,587	7,22,616	20,700	13,505	..	2,43,179	69,536	20,83,006	+79,626	4¾	5½	9⅜
..	8,739	1,09,254	74,214	3,06,495	157	3,659	..	62,814	37,621	5,94,214	+10,027	6¼	4½	9⅜
..	3,445	52,661	33,424	96,741	..	2,578	..	36,083	21,760	2,43,247	+4,266	..	6¼	12½
..	1,407	15,557	15,733	6,398	..	2,087	..	11,670	3,639	55,084	+1,993	..	6¼	9⅜
..	3,572	57,009	60,009	1,28,065	..	15,009	..	43,356	38,064	3,41,512	+9,155	6¼	6¼	12½
..	5,867	71,206	1,08,102	1,08,369	..	235	..	23,721	30,065	3,41,698	+7,401	6¼	4	9⅜
..	24,748	3,08,715	5,27,481	7,22,296	..	22,835	..	2,04,498	1,95,725	19,81,550	+29,174	6¼	4	9⅜
..	10,678	1,74,086	2,42,888	2,40,768	..	2,926	..	56,781	46,330	7,63,779	+22,704	6¼	4	9⅜
1	5,147	92,738	1,15,470	55,903	1,000	636	..	39,703	32,028	3,37,478	+11,134	5	9⅜	12½
..	4,557	1,19,876	1,23,619	5,71,954	500	7,123	..	89,646	26,003	9,38,721	+16,019	..	9⅜	12½
..	1,598	21,303	47,070	20,772	..	7,666	..	7,207	8,706	1,12,724	+2,475	..	9⅜	12½
..	12,547	1,88,220	1,88,056	3,26,008	191	11,640	..	68,425	21,427	8,03,967	+39,627	6¼	6	9⅜
..	11,027	2,03,614	1,65,072	4,77,089	4,755	1,18,473	..	1,54,695	34,971	11,58,669	+10,688	6¼	6¼	12½
..	20,237	2,38,413	4,06,982	7,16,270	8,014	36,551	..	1,33,261	71,290	16,10,781	+41,938	..	9⅜	12½
..	1,092	54,725	20,112	42,735	5,165	4,210	..	49,649	36,027	2,12,623	+6,158	6¼	3 to 12½	9⅜ to 18¾
..	67,707	9,53,696	13,28,982	13,23,701	1,06,056	34,663	..	7,26,692	4,64,550	49,38,340	+1,40,978	9⅜	7	9⅜
..	644	5,985	11,120	7,597	..	..	..	5,223	2,959	32,884	+1,804	..	6½	12½
..	5,373	82,589	38,688	1,22,882	30,575	36,828	..	89,901	43,224	4,44,687	+13,320	6¼	6¼	9⅜
..	11,702	1,67,807	1,79,410	4,48,271	17,983	12,553	..	94,922	38,006	9,58,952	+17,364	10½	9⅜	12½
..	12,300	1,59,700	1,40,072	4,38,389	1,04,966	7,122	..	63,563	56,792	9,70,604	+37,613	3¾	..	12½
..	2,802	30,955	23,631	60,993	..	..	..	37,113	31,031	1,83,723	−699	..	7	12½
..	2,644	51,389	30,521	1,01,484	2,725	10,682	..	48,760	55,099	3,00,660	−3,200	..	9⅜	12½
..	1	1,276	6	2	224	6,245	..	688	585	9,026	−76	..	12½	12 13/15
..	1,648	30,471	73,491	4,005	3,361	40,653	..	17,465	4,738	1,74,184	+6,564	..	9⅜	12½
400	2,579	35,229	29,527	62,651	3,629	24,478	..	15,594	9,987	1,81,095	+8,518	..	9⅜	15⅝
..	3,096	37,143	59,016	48,509	8,771	66	..	15,890	5,076	1,74,471	+3,297	..	6¼	9⅜
..	5,339	74,616	75,593	83,786	2,580	..	..	39,849	8,629	2,85,053	+11,221	..	6	12½
401	6,05,742	1,26,97,955	1,50,69,432	2,75,12,899	4,62,314	4,22,423	..	49,59,566	26,53,119	6,37,27,708	+14,32,693	..	..	..
..	161	1,397	1,011	..	..	2,545	..	7,077	..	12,030	+749	..	9⅜	12½
..	7	2,517	464	..	..	92	..	1,050	..	4,123	+197	..	9⅜	12½
..	67	839	..	734	..	500	..	311	..	2,384	+97	..	8	12½
..	64	3,260	46	95	..	..	..	10,712	..	14,113	+801	..	9⅜	12½
..	..	52	15	5	..	681	..	63	..	816	+1	..	6¼ to 12½	14 1/16
..	..	355	149	4	..	758	..	336	..	1,602	+42	..	9⅜	10 15/16
..	318	3,721	1,997	47	..	322	..	12,032	1,097	19,216	+1,021	..	10½	15
..	..	47	12	..	..	200	..	9	..	268	−1	..	6¼	9⅜
..	283	2,762	1,180	349	..	..	..	4,854	..	9,145	+206	..	9⅜	10½
..	..	44	..	..	..	..	..	148	..	192	..	..	..	..
..	12	10	74	..	..	180	..	546	..	810	−7	..	9⅜	12½
..	37	919	2	1	..	..	..	1,812	32	2,766	+208	..	10½	15⅝
..	..	130	50	2	..	190	..	314	..	686	−43	..	10½	12½
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
..	949	16,053	5,000	1,237	..	5,468	..	39,264	1,129	68,151	+3,271	..	..	..
401	6,06,691	1,27,14,008	1,50,74,432	2,75,14,136	4,62,314	4,27,891	..	49,98,830	26,04,248	6,37,95,859	+14,35,964	..	..	..
80	**5,87,093**	**1,22,29,146**	**1,56,22,026**	**2,50,90,564**	**4,13,598**	**5,51,646**	**3,917**	**46,28,007**	**30,91,157**	**6,16,30,061**	**+12,79,319**	..	..	..
..	10,503	16,243	3,142	1,778	..	..	..	9,492	1,687	32,342	+4,559	6¼	5	..
..	9,268	32,405	..	..	..	..	..	6,810	2,048	41,263	+8,393	6¼	6	2½
..	..	1,883	..	..	..	..	..	517	..	2,400	−53	..	..	..
..	..	9,110	..	344	..	709	..	761	..	10,324	+13	..	..	..
..	485	3,565	1,062	722	1,722	1,191	..	598	..	8,860	+4	..	9⅜	..
..	1,388	3,508	500	1,210	..	..	..	5,616	11,082	21,916	+635	..	6	..
..	10	664	114	173	..	..	..	61	..	1,012	+22	..	..	..
37,093	3,336	23,397	121	467	..	700	..	2,671	658	28,014	−3,298	..	..	..
..	..	..	..	..	..	..	..	26	..	26	−1	..	..	..
..	..	365	..	..	..	2,261	..	..	..	2,626	−109	..	..	..
..	368	7,818	400	350	..	..	..	1,087	18	9,673	−680	..	..	9⅜
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
755	32	1,840	216	73	6	3,800	..	375	92	6,402	−389	..	3½ to 5	12½
..	..	95	..	..	..	..	..	45	..	140	+3	..	..	..
..	1,087	5,408	296	..	..	..	..	5,091	402	11,197	+1,209	..	1 1/16	..
..	..	1,680	2	..	132	..	..	1,577	..	3,391	..	..	..	..
..	..	450	..	..	..	..	..	39	..	489	−3	..	..	..
..	..	410	..	..	..	..	..	231	..	641	+3	..	..	..
..	..	236	..	..	..	..	..	4	..	240	..	..	..	..
37,848	26,477	1,09,077	5,853	5,117	1,860	8,061	..	35,001	15,987	1,80,956	+10,088	..	..	..
2,366	**22,932**	**1,05,789**	**7,997**	**4,823**	**1,860**	**9,389**	**1,458**	**31,102**	**19,235**	**1,81,653**	**+17,913**	..	..	..

STATEMENT

OPERATIONS OF

Classification of societies.	Number of societies.	Number of members.	Loans made during the year to— Individuals.	Loans made during the year to— Banks and societies.	Receipts from loans and deposits repaid during the year by— Individuals.	Receipts from loans and deposits repaid during the year by— Banks and societies.	Loans due by— Individuals.	Loans due by— Of which overdue.	Loans due by— Banks and societies.	Loans and deposits received during the year from— Individuals.	Loans and deposits received during the year from— Central Banks.	Loans and deposits received during the year from— Primary societies.	Sales of goods to members.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
CLASS IV.—PRODUCTION AND SALE.													
Conch-shell makers.													
(b) Unlimited.													
Bankura	4	69	..	..	43	..	1,297	1,297	..	..	..	..	..
Khulna	1	18	..	..	..	..	3,983	3,983	..	..	..	..	..
Total Unlimited ..	5	87	..	..	43	..	5,280	5,280	..	..	..	..	..
Total conch-shell makers	5	87	..	..	43	..	5,280	5,280	..	..	..	..	..
Weavers.													
(a) Limited.													
Midnapore ..	1	19	296	..	64	..	232	112	..	..	..	..	..
Jessore	1	12	Work not started.										
Khulna	3	53	..	..	..	..	..	..	..	..	..	..	..
Pabna	1	15	..	..	..	..	..	..	..	..	..	..	..
Rangpur	1	13	..	..	40	..	76	76	..	30	..	..	..
Bakarganj ..	1	8	130	4	20	4	110	110	..	..	..	..	..
Total Limited ..	8	120	426	4	124	4	418	298	..	30	..	..	..
(b) Unlimited.													
24-Parganas ..	1	7	..	..	..	..	47	47	..	..	..	..	..
Nalda	19	220	172	61	20	..	13,691	13,691	61	..	..	..	..
Murshidabad ..	7	137	..	..	153	..	9,286	9,286	..	..	..	..	..
Jessore	1	25	..	..	..	..	1,260	1,260	..	..	..	..	..
Khulna	4	57	..	..	..	..	4,867	4,867	..	..	..	..	..
Burdwan ..	2	20	..	..	5	..	237	129	..	..	..	..	..
Birbhum ..	6	133	182	1	40	34	4,183	4,183	570	5	156	..	..
Bankura	50	721	818	15	..	..	13,029	13,029	431	..	..	..	..
Midnapore ..	13	202	101	..	483	..	679	348	..	32	111	..	..
Dacca	81	1,239	..	3,875	1,638	833	68,424	68,424	5,680	..	..	..	..
Mymensingh ..	10	166	..	..	131	..	7,968	7,968	..	..	..	..	..
Bakarganj ..	6	34	..	4	44	..	2,590	2,590	..	..	..	..	..
Faridpur	7	106	743	..	1,387	..	195	35	..	..	694	..	..
Chittagong ..	18	291	1,070	..	1,140	..	4,966	3,350	97	..	1,070	..	..
Noakhali	36	619	45	..	1,050	..	30,700	30,700	165	130	3	..	..
Tippera	4	50	..	..	2,021	225	3,062	3,062	62	..	..	..	..
Rajshahi	15	273	1,919	..	2,991	..	14,422	12,548	375	14	263	..	..
Malda	1	15	..	..	..	..	..	..	..	..	..	..	..
Pabna	17	223	272	..	637	53	5,572	5,572	153	2	160	..	457
Bogra	20	337	135	..	1,065	..	20,156	20,051	938	2	..	..	..
Dinajpur	16	265	743	..	502	..	8,794	8,494	..	..	605	..	..
Jalpaiguri ..	12	183	..	..	119	..	5,504	5,477	..	..	..	..	..
Total Unlimited ..	346	5,323	5,500	3,956	13,426	1,141	2,18,632	2,15,111	8,532	185	3,062	..	457
Total Weavers ..	354	5,443	5,926	3,960	13,550	1,145	2,19,050	2,15,409	8,532	215	3,062	..	457
Cocoon reelers.													
(b) Unlimited.													
Malda	1	14	..	..	203	..	1,320	1,320	..	..	..	..	..
Cocoon rearers.													
(b) Unlimited.													
Murshidabad ..	3	70	..	..	..	..	3,007	3,007	..	..	..	..	..
Birbhum	2	66	207	..	24	..	2,013	2,013	..	..	207	..	..
Bankura	9	154	..	..	104	..	7,251	7,251	..	..	..	..	..
Rajshahi	1	19	..	..	30	..	2,575	2,575	..	..	..	..	..
Malda	61	803	1,485	..	3,196	..	40,107	38,081	330	414	1,864	..	..
Total Cocoon rearers ..	76	1,112	1,692	..	3,354	..	54,953	52,927	330	414	2,071	..	..
Industrial Worker's Societies.													
(a) Limited.													
Calcutta	1	41	..	..	..	..	..	..	..	..	..	..	419
Midnapore ..	1	19	..	..	..	..	..	..	..	..	..	..	..
Faridpur	2	216	..	..	37	..	2,358	2,358	..	43	..	..	60
Dacca	2	295	..	..	..	72	411	..	..	420	..	..	
Bakarganj ..	1	..	No work.										
Mymensingh ..	3	207	796	..	792	..	154	154	..	5,672	..	2,737	7,661
Total Industrial Worker's Societies	10	778	796	..	829	72	2,923	2,512	..	6,135	..	2,737	8,140

C.

NON-AGRICULTURAL SOCIETIES.

Purchase of Members' Products.	Cost of management.	Share Capital paid-up.	Loans and deposits held at the end of the year from— Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.	Reserve Fund under section 33 of Act II of 1912.	Other funds, e.g., building fund, etc.	Working Capital.	Profit and loss for the year.	Usual Dividend paid on Shares.	Most usual rate of interest. On borrowings.	On lendings.
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
..	..	216	..	..	..	1,472	..	254	..	1,942	+33	..	7½	9⅜
..	..	994	186	3,568	..	5,833	..	1,356	..	11,937	−818	..	10	14 1/16
..	..	1,210	186	3,568	..	7,305	..	1,610	..	13,879	−785	..	..	..
..	..	1,210	186	3,568	..	7,305	..	1,610	..	13,789	−785	..	..	..
..	..	10	..	..	..	303	..	..	..	313	+4	..	6¼	9⅜
..	..	56	..	..	..	..	..	..	..	56	..	..	..	..
..	..	48	..	16	..	..	..	..	55	119	−4	..	..	..
..	..	13	..	68	..	..	..	..	..	81	+6	..	6¼	9⅜
..	1	32	..	..	..	230	..	..	..	262	−8	..	..	..
..	1	159	..	84	..	533	..	..	55	831	−2	..	..	..
..	..	13	..	..	..	265	..	..	..	278	−21	..	9⅜	12
6	107	768	123	..	..	17,555	..	3,825	..	22,271	−104	..	9⅜	12½
..	76	1,400	107	40	..	7,639	..	6,585	..	15,771	−163	..	9⅜	12½
..	..	301	..	..	..	..	..	3,264	..	3,565	..	..	..	..
..	1	1,278	76	729	..	3,009	..	5,851	..	10,943	−75	..	10	12
..	4	130	4	..	..	138	..	436	..	708	+1	..	7½	12½
..	32	1,002	6	5	..	4,198	..	4,197	..	9,408	−71	..	9⅜	12½
..	..	5,540	..	..	..	12,266	..	3,490	..	21,296	+172	..	..	..
..	29	106	..	20	..	747	..	11	..	884	+11	..	6¼	9⅜
..	3	8,641	2,956	200	16	83,772	..	28,906	..	1,24,491	+7,063	..	12½	15⅝
..	..	1,739	303	..	16	9,217	..	4,265	..	15,540	−1,120	..	8⅜	9⅜
..	11	282	35	..	..	1,873	..	2,271	..	4,461	+53	..	9⅜	12½
..	16	285	..	..	..	286	..	5	..	576	+29	..	8⅛	10½
..	149	606	532	..	..	5,066	..	504	..	6,708	+282	..	5	10½
..	66	4,422	578	201	..	35,218	..	17,079	..	57,498	−680	..	6¼	12
..	5	734	184	184	..	2,510	..	1,895	..	5,507	+115	..	10 15/16	15⅝
..	22	3,360	335	216	378	8,946	..	15,028	..	28,263	+401	..	9⅜	12⅝
..	..	..	..	..	..	..	..	5	..	5	..	..	..	..
..	49	932	265	1	..	2,653	..	7,020	..	10,871	+359	..	9⅜	12½
..	20	4,503	328	9	953	13,342	..	17,803	..	36,938	−211	..	3½	6¼
..	39	1,878	326	24	..	7,657	..	2,860	..	12,745	−391	..	10 15/16	12½
..	13	822	825	7	1,330	3,490	..	1,938	..	8,412	−99	..	9	12
6	642	38,742	6,983	1,636	2,693	2,19,847	..	1,27,238	..	3,97,139	+6,421	..	..	..
6	643	38,901	6,983	1,720	2,693	2,20,380	..	1,27,238	55	3,97,970	+6,419	..	..	..
..	60	554	3	..	..	1,747	..	579	..	2,883	−168	..	..	..
..	..	676	..	..	..	3,189	..	728	..	4,593	+46	..	9⅜	12½
..	7	631	..	..	..	1,179	..	1,850	..	3,660	+65	..	9⅜	10 15/16
..	11	804	..	..	..	7,091	..	1,384	..	9,279	−28	..	7½	9⅜
..	7	768	141	7	..	..	..	5,867	..	6,783	+100	..	..	6¼
..	573	3,870	1,118	83	..	41,929	..	14,075	321	61,396	−1,606	..	..	..
..	598	6,749	1,259	90	..	53,388	..	23,904	321	85,711	−923	..	..	..
..	141	660	1,738	..	..	..	..	7	..	2,405	+128	..	5	..
..	42	160	..	..	..	..	..	..	..	160	+22	..	..	..
..	1,169	2,426	7,988	3,885	..	617	1,026	494	335	16,771	+1,364	..	6	18
..	181	16,270	800	..	..	..	..	..	..	17,070	−964	..	..	..
7,963	1,821	1,425	428	15	733	5,660	2,900	123	..	11,284	−1,227	..	..	..
7,963	3,374	20,941	10,954	3,900	733	6,277	3,926	624	335	47,690	−676	..	..	..

STATEMENT

OPERATIONS OF

Classification of societies.	Number of societies.	Number of members.	Loans made during the year to— Individuals.	Loans made during the year to— Banks and societies.	Receipts from loans and deposits repaid during the year by— Individuals.	Receipts from loans and deposits repaid during the year by— Banks and societies.	Loans due by— Individuals.	Loans due by— Of which overdue.	Loans due by— Banks and societies.	Loans and deposits received during the year from— Individuals.	Loans and deposits received during the year from— Central Banks.	Loans and deposits received during the year from— Primary societies.	Sales of goods to members.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
CLASS IV.—PRODUCTION AND SALE—*contd.*													
Fishermen.													
(a) Limited.													
Calcutta ..	1	..	No work.										
24-Parganas ..	2	265	2,176	20,819	387	15,760	7,211	..	3,665	..	3,606	..	1,05,029
Khulna ..	2	40	..	..	..	..	..	..	..	..	..	..	..
Jessore ..	2	65	Work not started.										
Nadia ..	3	109	500	254	230	205	4,085	3,590	250	57	..	..	..
Murshidabad ..	1	12	..	..	..	..	..	..	..	..	..	..	..
Birbhum ..	1	13	94	..	53	..	76	76	..	..	100	..	..
Burdwan ..	1	91	..	..	..	..	624	624	46	..	..	..	..
Midnapore ..	2	88	..	..	125	..	69	69	..	220	..	..	..
Dacca ..	4	1,162	627	197	346	49	2,282	831	131	358	..	..	..
Mymensingh ..	4	103	..	..	..	..	..	..	906	..	..	..	..
Faridpur ..	2	2,025	2,800	..	654	..	6,674	4,318	..	2,323	1,500	..	29,450
Bakarganj ..	2	14	..	..	13	..	767	767	..	..	..	..	..
Tippera ..	1	294	405	278	177	690	278	278	1,593	82	664	..	..
Pabna ..	2	743	240	..	376	..	7,019	7,019	..	..	..	..	..
Bogra ..	1	124	..	..	119	..	4,738	4,738	..	..	..	..	..
Hooghly ..	1	97	..	..	..	..	..	..	..	70	125	..	..
Rangpur ..	1	..	No work.										
Chittagong ..	1	182	64,595	1,32,597	56,036	1,35,426	23,431	23,431	528	18,319	..	..	75,692
Noakhali ..	1	42	..	..	..	125	..	..	175	10	..	..	..
Jalpaiguri ..	1	15	No work.										
Total Limited ..	36	5,484	71,437	1,54,145	58,516	1,52,255	57,254	45,041	7,294	22,439	5,995	..	2,10,171
(b) Unlimited.													
Nadia ..	10	216	983	..	557	..	6,860	6,569	..	120	541	..	..
Jessore ..	1	..	No work.										
Murshidabad ..	2	48	..	..	..	..	269	269	..	..	400	..	..
Khulna ..	6	99	147	..	218	..	11,919	11,919	339	204	..	..	..
Burdwan ..	1	33	..	..	..	..	137	137	..	31	..	..	..
Midnapore ..	6	180	487	..	447	40	4,946	4,116	..	..	295	..	..
Howrah ..	4	56	..	..	..	..	873	873	..	..	..	..	..
Dacca ..	5	78	..	..	..	..	7,860	..	..	..	..	..	..
Mymensingh ..	1	11	..	..	..	..	829	829	..	..	..	..	..
Bakarganj ..	5	19	..	..	8	..	1,321	1,321	501	..	..	..	..
Faridpur ..	3	54	..	..	..	..	4,347	4,347	..	..	..	..	..
Chittagong ..	24	425	227	..	639	..	27,295	26,927	34	15	..	..	..
Noakhali ..	3	29	520	..	207	..	1,112	615	25	..	220	..	..
Tippera ..	4	90	429	28	1,433	..	3,969	3,936	421	13	396	..	..
Pabna ..	12	157	35	..	100	44	8,441	8,441	1,120	2	..	..	..
Malda ..	1	11	..	..	2	..	121	121	57	..	..	..	..
Total Unlimited ..	88	1,506	2,835	28	3,603	84	80,299	67,420	2,497	385	1,852	..	..
Total Fishermen ..	124	6,990	74,272	1,54,173	62,119	1,52,339	1,37,553	1,12,461	9,791	22,824	7,847	..	2,10,171
Mattress maker.													
(a) Limited.													
Faridpur ..	1	16	..	..	..	..	..	..	..	..	..	..	100
Bell-metal workers.													
(a) Limited.													
Bankura ..	1	118	..	..	..	..	..	..	..	..	..	..	..
Malda	1	96	..	..	..	..	..	..	..	..	..	..	..
Nadia ..	1	70	..	..	93	455	2,372	2,372	..	43	..	..	..
Total Limited	3	184	..	..	93	455	2,372	2,372	..	43	..	..	..
(b) Unlimited.													
Hooghly	1	36	..	..	..	..	..	..	..	..	..	..	..
Malda ..	1	9	..	..	..	..	244	..	..	..	..	..	..
Total Unlimited ..	2	45	..	..	..	..	244	..	..	..	..	..	..
Total Bell-metal workers	5	229	..	..	93	455	2,616	2,372	..	43	..	..	..
Lac-growers.													
(b) Unlimited.													
Malda ..	3	86	..	..	20	..	9,433	..	..	..	..	..	..
Lac Refining.													
(d) Unlimited.													
Malda ..	1	..	Work not started.										
Potters.													
(b) Unlimited.													
Chittagong ..	1	26	..	..	..	..	1,129	1,129	..	..	..	..	..
Shoe-makers.													
(b) Unlimited.													
Nadia ..	2	22	..	..	630	..	446	446	..	..	..	..	..
Birbhum ..	2	43	..	..	2	..	1,641	1,641	..	..	..	..	..
Bankura ..	3	19	..	..	19	..	1,104	1,104	..	..	..	..	..
Dacca ..	1	14	..	..	100	..	910	910	..	..	..	..	..
Bakarganj ..	1	14	..	..	25	..	983	983	..	..	..	..	..
Malda ..	1	11	..	..	..	..	212	212	..	..	..	..	..
Total Shoe-makers ..	10	123	..	..	776	..	5,296	5,296	..	..	..	..	..
Blacksmiths.													
(b) Unlimited.													
Rajshahi ..	1	11	..	..	..	..	636	636	10	..	..	..	..
Pabna ..	1	22	..	..	..	..	2,300	2,300	248	..	..	..	..
Total Blacksmiths ..	2	33	..	..	..	..	2,936	2,936	258	..	..	..	..

C.

NON-AGRICULTURAL SOCIETIES.

Purchase of Members' Products.	Cost of management.	Share Capital paid up.	Loans and deposits held at the end of the year from— Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.	Reserve Fund under section 33 of Act II of 1912.	Other funds, e.g., building fund, etc.	Working Capital.	Profit and loss for the year.	Usual Dividend paid on Shares.	Most usual rate of interest. On borrowings.	On lendings.
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
..	53,741	5,280	1,612	4,381	..	20,552	..	12,162	187	44,174	+12,044	..	5½	..
..	9	29	..	..	..	..	..	..	..	29	..	..	..	..
..	16	1,535	..	1,000	..	44	..	1,232	1,691	5,502	+124	..	..	..
..	..	60	..	..	..	..	..	..	..	60	−7	..	..	..
..	10	25	..	..	..	73	..	..	..	98	+2	..	9⅜	12½
..	96	1,060	..	..	..	..	1,000	354	..	2,414	+247	..	6¼	9⅜
..	30	812	..	..	..	..	..	1,244	..	2,056	−54	..	6¼	12½
..	1,098	2,877	286	..	..	117	..	1,699	450	5,429	+1,101	..	3⅛	15⅝
..	..	1,238	..	672	..	15,583	..	..	..	17,493	−1,454	..	..	..
27,635	1,083	3,254	964	25	..	8,559	..	400	..	13,202	+1,317	..	8⅜	12½
..	..	134	63	..	..	745	..	9	..	951	+29	..	10 15/16	15⅝
..	597	1,979	46	..	..	..	..	346	..	2,371	+108	..	..	..
..	80	8,487	330	..	..	..	..	4,009	4,613	17,439	+700	..	..	9⅜
..	211	3,384	..	..	..	2,980	..	1,870	1,852	10,086	+48	..	5	9⅜
..	27	187	..	..	..	..	..	..	..	187	−53	..	..	..
75,962	3,127	9,197	180	..	..	13,645	..	1,318	762	25,102	+ 4,946	..	6½	96
..	343	420	21	..	..	..	..	6	..	447	−213	..	..	..
1,30,597	60,468	39,958	3,502	6,078	..	62,298	1,000	24,649	9,555	1,47,040	+18,939	..	..	..
..	443	1,335	153	704	7	2,932	..	7,318	..	12,449	..	..	9⅜	12½
..	1,200	..	65	..	..	300	..	1,032	..	1,397	−275	..	9⅜	12½
..	45	2,109	383	277	..	6,195	..	10,782	326	20,072	+84	..	10	14 1/16
..	60	45	31	..	..	94	..	392	..	562	+87	..	9⅜	12½
..	91	597	51	989	..	2,786	..	2,725	..	7,148	+188	..	9⅜	12½
..	..	46	66	..	..	513	..	1,108	..	1,733	+10	..	10 15/16	12½
..	13	1,996	466	..	..	5,786	..	6,196	..	14,444	+369	..	8½	10 15/16
..	..	413	..	..	..	473	..	1,162	..	2,048	+77	..	9	10 15/16
..	2	486	70	..	..	851	..	1,441	..	2,848	+55	..	12	15⅝
..	1	1,234	644	..	..	1,517	..	5,397	..	8,792	+403	..	9⅜	12½
..	49	4,351	551	..	..	24,415	..	18,031	..	47,348	+3,768	..	9⅜	12½
..	2	183	56	18	..	45	..	688	..	990	+64	..	6¼	9⅜
..	20	193	350	4	..	4,246	..	3,410	..	8,203	+33	..	10	12½
..	125	1,542	690	32	..	4,953	..	8,743	..	15,960	+69	..	9⅜	12½
..	..	13	..	..	..	..	..	271	..	284	−11	..	..	..
..	2,051	14,543	3,576	2,024	7	55,106	..	68,696	326	1,44,278	+4,921	..	..	..
1,03,597	62,519	54,501	7,078	8,102	7	1,17,404	1,000	93,345	9,881	2,91,318	+23,860	..	..	..
..	10	118	..	..	..	..	..	..	..	118	+24	..	..	..
..	..	213	..	..	..	..	..	..	..	213	..	..	..	..
..	2	558	..	..	..	..	..	105	8	671	+4	..	..	..
..	..	1,706	..	184	..	..	..	457	657	3,004	+5	..	..	..
..	2	2,477	..	184	..	..	..	562	665	3,888	+9	..	..	..
..	..	..	..	..	..	..	..	2,083	..	2,083	−39	..	..	..
..	..	2	1	2	..	328	..	34	..	367	..	..	..	..
..	..	2	1	2		328	..	2,117	..	2,450	−39	..	..	..
..	2	2,479	1	186	..	328	..	2,679	665	6,338	−30	..	..	..
..	58	871	35	316	..	7,601	..	2,581	225	11,629	−388	..	..	..
..	..	223	..	..	..	950	..	855	..	2,028	+181	..	10½	15
..	4	12	..	..	..	1,586	..	85	..	1,683	−53	..	9⅜	12½
..	..	168	..	..	..	1,679	..	524	..	2,371	−174	..	9⅜	12½
..	..	157	..	..	..	1,162	..	169	..	1,488	..	..	10 15/16	12½
..	..	141	95	..	..	900	..	231	..	1,367	+47	..	12½	15⅝
..	..	97	42	..	..	548	..	1,532	..	2,219	−13	..	..	..
..	..	12	..	..	..	215	..	178	..	405	+2	..	..	..
..	4	587	137	..	..	6,090	..	2,719	..	9,533	−191	..	..	..
..	..	66	..	..	..	650	..	242	..	958	−27	..	..	..
..	10	161	157	..	..	500	..	3,344	4,162	8,324	+20	..	9⅜	12½
..	10	227	157	..	..	1,150	..	3,586	4,162	9,282	−7	..	..	..

STATEMENT

OPERATIONS OF

Classification of societies.	Number of societies.	Number of members.	Loans made during the year to— Individuals.	Banks and societies.	Receipts from loans and deposits repaid during the year by— Individuals.	Banks and societies.	Loans due by— Individuals.	Of which overdue.	Banks and societies.	Loans and deposits received during the year from— Individuals.	Central Banks.	Primary societies.	Sales of goods to members.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
CLASS IV—PRODUCTION AND SALE—*concld.*													
Carpenters.													
(b) Unlimited.													
Khulna ..	1	60	..	..	..	..	528	..	..	..	..	..	..
Dacca ..	1	10	..	..	..	..	1,518	1,518	..	..	..	..	..
Pabna ..	1	7	..	..	..	..	1,141	1,141	..	..	..	..	..
Total Carpenters ..	3	77	..	..	..	..	3,187	2,659	..	..	..	..	..
Spoon-makers.													
(b) Unlimited.													
Rajshahi ..	1	10	..	..	379	379	..	..	..	..	..	..	..
Toy-makers.													
(b) Unlimited.													
Birbhum ..	1	9	..	..	..	..	10	..	..	..	..	..	..
Rope-makers.													
(b) Unlimited.													
Chittagong ..	1	72	..	..	309	..	13,905	13,905	..	..	..	..	..
Perfumery.													
(a) Limited.													
Bakarganj ..	1	622	..	..	..	..	..	..	..	248	..	..	..
Sugar mills.													
(a) Limited.													
24-Parganas ..	1	10	..	..	..	..	..	..	..	..	..	..	..
Malda ..	1	1,008	..	..	..	..	..	..	..	..	..	..	..
Pabna ..	1	373	..	..	..	..	..	..	..	..	..	..	..
Total sugar mills ..	3	1,391	..	..	..	..	..	..	..	..	..	..	..
Total Class IV ..	603	17,118	83,686	1,58,133	81,675	1,54,316	4,59,630	4,18,275	18,911	29,449	12,980	2,737	2,18,559
Total previous year ..	608	18,529	57,706	1,22,893	75,965	1,45,535	5,29,248	4,90,283	30,721	22,687	1,24,304	12	2,75,098
CLASS VI—OTHERS.													
Anti-malarial and Public Health.													
(a) Limited.													
24-Parganas ..	103	1,095	..	349	..	340	..	..	4,519	..	..	..	..
Nadia ..	50	1,250	14	..	..	1,046	14	..	2	231	20	..	..
Murshidabad ..	9	197	60	..	..	215	49	..	..	116	..	..	..
Jessore ..	88	1,682	..	..	..	150	..	..	2,320	10	..	..	..
Khulna ..	168	2,987	..	..	..	..	68	..	204	..	..	..	..
Burdwan ..	127	2,424	..	197	..	6	..	..	191	10	..	..	..
Birbhum ..	26	1,040	..	..	..	..	286	..	..	..	..	..	2,331
Midnapore ..	64	1,221	15	..	..	35	15	..	56	568	..	..	..
Bakarganj ..	4	19	..	..	..	..	..	..	..	..	..	..	..
Hooghly ..	151	2,655	..	..	..	..	..	..	..	..	..	..	..
Howrah ..	41	864	..	..	..	..	..	..	3,223	..	..	..	..
Bankura ..	30	819	..	..	15	..	12	..	..	..	..	..	..
Dacca ..	9	208	..	..	..	..	22	..	751	..	..	..	..
Mymensingh ..	3	116	..	..	..	..	..	..	..	..	..	..	..
Faridpur ..	43	777	..	..	..	..	..	..	..	432	..	..	6
Chittagong ..	12	272	..	1	..	..	993	993	2,088	20	..	..	..
Noakhali ..	38	770	..	5	..	9	..	..	349	..	..	..	..
Tippera ..	6	104	..	..	..	..	..	..	..	..	..	..	..
Rajshahi ..	55	1,320	..	..	..	..	..	..	..	..	..	..	..
Malda ..	20	516	65	..	65	125	..	..	1,184	..	..	45	..
Pabna ..	29	652	44	158	..	178	44	..	135	6	..	..	..
Bogra ..	9	196	..	..	..	..	..	..	24	..	..	..	..
Rangpur ..	4	61	..	..	..	..	..	..	..	200	..	..	..
Dinajpur ..	7	65	No work.										
Darjeeling ..	2	68	..	..	..	..	..	..	..	..	..	..	..
Total anti-malarial ..	1,098	21,378	154	552	80	2,104	1,503	993	14,046	1,393	20	45	2,337
Relief Societies.													
(a) Limited.													
Calcutta ..	4	1,146	1,383	6,223	1,343	6,541	1,335	315	26,027	..	..	..	..
24-Parganas ..	1	315	2,591	..	2,101	..	2,162	..	..	..	..	..	..
Nadia ..	1	69	..	..	..	802	..	..	..	815		..	..
Jessore ..	1	23	106	..	49	..	57	..	..	..	..	..	..
Khulna ..	1	171	5,041	1,542	5,224	1,485	3,527	..	2,037	893	..	..	..
Burdwan ..	1	354	1,801	33,211	474	4,155	1,327	..	29,056	3,868	..	..	..
Birbhum ..	1	51	..	..	..	..	..	..	2,343	..	..	..	..
Bankura ..	2	196	3,160	..	3,479	..	2,908	365	..	..	..	..	..
Hooghly ..	1	68	..	..	..	..	..	..	..	..	..	..	..
Howrah ..	1	..	Non working.										
Dacca ..	8	1,819	46,134	65,376	37,382	58,384	56,789	11,883	88,083	23,032	..	..	4
Mymensingh ..	1	516	..	..	..	..	..	..	5,605	5,634	..	..	..
Bakarganj ..	3	482	5,774	47,152	4,380	23,337	9,888	..	23,815	4,533	..	..	..
Faridpur ..	1	324	2,245	..	1,609	100	3,013	768	..	3,513	..	..	..
Chittagong ..	10	1,657	68,674	17,290	61,216	17,059	21,943	624	98,444	29,805	..	..	31
Noakhali ..	12	1,146	9,571	5,778	11,215	5,308	16,681	1,819	78,024	6,491	..	..	10
Tippera ..	8	1,397	1,485	26,620	801	24,155	845	..	1,47,335	5,999	..	..	31
Rajshahi ..	2	138	1,077	10	1,004	829	1,187	534	..	..	..	..	..
Pabna ..	1	128	1,206	..	994	..	1,188	142	..	..	..	..	..
Jalpaiguri ..	1	96	..	2,530	..	1,448	..	..	7,751	..	..	..	..
Darjeeling ..	1	107	8,014	..	6,522	..	..	..	..	2,850	..	..	
Total limited ..	62	11,093	1,59,262	2,05,732	1,37,793	1,43,603	1,22,850	16,550	5,08,520	87,433	..	..	45

C.

NON-AGRICULTURAL SOCIETIES.

Purchase of Members' Products.	Cost of management.	Share Capital paid-up.	Loans and deposits held at the end of the year from— Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.	Reserve Fund under section 33 of Act II of 1912.	Other funds, e.g., building fund, etc.	Working Capital.	Profit and loss for the year.	Usual Dividend paid on Shares.	Most usual rate of interest. On borrowings.	On lendings.
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
..	..	161	..	595	..	..	..	83	..	839	+9	..	10	14 1/16
..	..	266	39	..	..	1,800	..	888	..	2,993	+151	..	12½	15⅜
..	..	24	14	..	..	993	..	437	..	1,468	−41	..	9⅜	12½
..	..	451	53	595	..	2,793	..	1,408	..	5,300	+119	..	..	..
..	..	104	4	..	..	301	..	374	..	783	−31	..	..	..
..	..	4	..	..	..	..	..	124	..	128	+1	..	9⅜	12½
..	..	1,376	34	581	..	19,947	..	3,722	..	25,660	+2,575	..	10½	15
..	356	3,645	821	..	..	..	..	..	..	4,466	−389	..	..	..
..	..	32	..	..	..	..	..	..	..	32	−1	..	..	..
..	391	16,794	..	..	..	..	..	708	349	17,851	−468	..	..	..
..	12	1,764	..	..	..	..	..	..	..	1,764	−12	..	..	..
..	403	18,590	..	..	..	..	..	708	349	19,647	−481	..	..	..
1,11,566	68,908	1,50,622	27,710	19,058	3,433	4,46,069	4,926	2,66,199	15,993	9,34,010	+29,144	..	..	..
1,37,122	79,459	3,21,668	51,126	17,881	5,432	5,62,868	31,864	2,50,542	10,224	12,52,605	+56,898	..	..	..
..	161	1,138	177	300	..	..	..	383	1,533	3,531	..	..	..	..
..	8	3,652	468	419	..	..	..	444	1,290	6,273	..	..	..	..
..	..	123	67	..	..	..	..	40	657	887	..	..	..	..
..	16	701	82	2	..	..	..	159	3,397	4,341	..	..	..	..
..	383	3,959	1,187	47	45	600	..	307	4,706	10,851	..	..	..	..
..	441	1,651	40	..	..	294	..	112	..	2,097	−127	..	..	..
..	3,026	1,321	18	5	..	..	..	726	2,803	4,873	+1,826	..	..	..
..	33	2,999	1,696	1,768	..	..	..	97	152	6,712	−110	..	..	..
..	..	4	17	..	..	..	..	67	..	88	..	..	..	..
..	..	3,281	..	37	..	..	..	293	1,115	4,726	−34	..	..	..
..	..	2,332	386	9	..	..	..	908	2,840	6,475	−106	..	..	..
..	10	665	21	..	..	..	..	115	..	801	−22	..	..	..
139	36	730	49	..	..	..	..	739	600	2,118	−69	..	..	..
..	9	..	..	..	..	..	..	41	..	41	−2	..	..	..
..	14	914	586	80	..	..	..	486	148	2,214	−65	..	..	..
..	67	2,374	309	..	..	..	..	808	628	4,119	−210	..	..	..
..	..	1,548	823	..	..	..	2,106	502	1,300	6,279	+8	..	..	..
..	..	316	22	..	..	..	..	149	121	608	−6	..	..	89⅜
..	31	943	1,067	15	..	..	..	541	2,018	4,584	+17	..	..	..
..	922	894	28	..	..	..	..	2,194	11,107	14,223	−523	..	..	..
..	35	1,261	151	6	..	..	..	1,190	802	3,410	−34	..	..	..
..	..	..	293	20	..	..	..	110	168	591	+4	..	..	..
..	19	65	88	..	..	..	..	89	100	342	+4	..	..	..
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
..	5	7	..	..	..	..	..	..	..	7	−5	..	..	..
139	5,216	30,878	7,465	2,708	45	894	2,106	10,500	35,485	90,081	+551	..	..	..
..	666	..	..	..	..	..	..	2,177	..	2,177	+711	..	..	..
..	470	..	..	..	..	..	..	1,117	..	1,117	+514	..	..	..
..	3	..	1,611	..	..	..	..	13	..	1,624	+5	..	..	..
..	3	..	5,158	..	..	..	..	337	..	5,495	..	..	..	..
..	16	..	6,678	..	..	..	..	744	..	7,422	+356	..	..	..
..	393	..	35,342	19	..	..	..	2,781	..	38,142	+729	..	4	9⅜
..	4	..	..	..	..	..	..	24	..	24	+63	..	..	..
..	85	10,560	..	..	..	..	..	263	305	11,128	+281	..	..	9⅜
..	6	599	..	..	..	..	..	276	..	875	+49	..	..	..
..	1,112	..	1,66,983	..	..	..	..	11,622	2,700	1,81,305	+6,620	..	4 11/12	9⅜
..	377	..	47,816	..	..	..	..	1,568	332	49,716	+586	..	..	..
..	296	..	34,420	99	..	..	..	2,580	39	37,138	+1,205	..	..	..
..	116	..	26,697	..	..	..	..	1,551	..	28,248	+251	..	5	6
..	2,376	3,989	1,04,437	4,640	..	..	..	11,438	6,154	1,30,658	+4,942	..	6	9⅜
145	1,162	744	95,981	1,348	..	..	..	13,194	611	1,11,878	+4,203	..	2¼	12½
..	1,096	222	1,27,847	3	..	..	..	16,180	3,068	1,47,320	+4,674	..	..	9⅜
..	4	1,733	..	11	..	..	..	438	..	2,182	+130	..	..	12½
..	28	6,340	..	..	..	..	..	59	..	6,399	+81	..	..	..
..	144	..	..	..	..	..	..	1,447	4,400	5,847	..	..	3	..
..	65	..	5,909	..	..	..	..	87	..	5,996	+384	..	6	9⅜
145	8,422	23,187	6,56,879	6,120	..	..	..	67,896	17,609	7,71,691	+25,784	..	..	..

STATEMENT

OPERATIONS OF

Classification of societies.	Number of societies.	Number of members.	Loans made during the year to— Individuals.	Loans made during the year to— Banks and societies.	Receipts from loans and deposits repaid during the year by— Individuals.	Receipts from loans and deposits repaid during the year by— Banks and societies.	Loans due by— Individuals.	Loans due by— Of which overdue.	Loans due by— Banks and societies.	Loans and deposits received during the year from— Individuals.	Loans and deposits received during the year from— Central Banks.	Loans and deposits received during the year from— Primary societies.	Sales of goods to members.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
CLASS VI—OTHERS —*contd.*													
Relief Societies.													
(b) Unlimited.													
Mymensingh ..	15	296	..	..	..	..	..	..	..	24	..	..	..
Total Relief Societies	77	11,389	1,59,262	2,05,732	1,37,793	1,43,603	1,22,850	16,550	5,08,520	87,457	..	..	45
Shilpa.													
(a) Limited.													
Chittagong ..	4	125	..	..	..	..	..	..	..	3,125	..	..	32
Tippera ..	1	123	..	1,499	1,444	3,149	14,511	14,511	..	..	..	..	..
Total Limited ..	5	248	..	1,499	1,444	3,149	14,511	14,511	..	3,125	..	..	32
(b) Unlimited.													
Chittagong ..	2	151	991	530	2,853	505	12,342	1,527	1,150	347	..	..	..
Pabna ..	2	47	..	..	..	..	4,146	4,146	642	..	..	..	..
Bogra ..	2	15	..	..	..	..	..	..	..	..	..	..	..
Total Unlimited ..	6	213	991	530	2,853	505	16,488	5,671	1,792	347	..	..	..
Total Shilpa ..	11	461	991	2,029	4,297	3,654	30,999	20,182	1,792	3,472	..	..	..
Labour.													
(a) Limited.													
Chittagong ..	1	436	..	..	277	..	5,620	5,620	..	39	..	..	..
Women's Organisations (mahila Samity).													
(a) Limited.													
Calcutta ..	2	186	..	..	..	..	..	..	..	..	..	..	4,652
24-Parganas ..	4	74	403	..	346	..	57	..	..	298	300	..	6,612
Midnapore ..	1	15	..	..	..	..	..	..	..	..	..	..	..
Rangpur ..	1	21	..	..	..	..	..	..	..	..	..	..	..
Pabna ..	1	11	..	..	..	..	..	..	..	..	..	..	..
Dacca ..	1	Non-working.											
Total Womens' Organisations.	10	307	403	..	346	..	57	..	..	298	300	..	11,264
Zamindari Societies.													
(a) Limited.													
Calcutta ..	1	340	2,068	..	3,484	10,000	21,240	..	26,250	51	..	..	..
Midnapore ..	1	166	..	3,232	..	1,280	3,349	2,649	7,740	50	..	..	..
Total Zamindari Societies.	2	506	2,068	3,232	3,484	11,280	24,589	2,649	33,990	101	300	..	11,264
Nursery Societies.													
(a) Limited													
Bogra ..	1	183	..	..	..	..	..	..	..	..	..	..	..
Naogaon Officer's Co-operative Club, Ltd.	1	44	..	..	5	50	80	80	..	..	..	..	..
Total ..	2	227	..	..	5	50	80	80	..	..	..	..	..
Medical.													
(a) Limited.													
Calcutta ..	1	24	..	..	..	..	..	..	..	..	..	..	..
Bogra ..	1	108	..	..	..	..	..	..	..	..	..	..	..
Faridpur ..	1	Non-working.											
Total Limited ..	3	132	..	..	..	..	..	..	..	..	..	..	..
(b) Unlimited.													
Bakarganj ..	1	No work.											
Total Medical Societies	4	132	..	..	..	..	..	..	..	..	..	..	..
House Building Societies.													
(a) Limited													
Calcutta ..	4	151	3,700	..	..	..	1,561	..	..	3,700	..	..	..
Bakarganj ..	1	20	75	..	..	..	14,428	..	..	400	..	4,000	..
Darjeeling ..	1	24	..	300	1,454	..	7,270	7,270	300	..	..	..	..
Mymensingh ..	1	8	..	..	..	..	35,199	35,199	..	..	..	..	..
Total Limited ..	7	203	3,775	300	1,454	..	58,458	42,469	300	4,100	..	4,000	..
(b) Unlimited.													
Bakarganj ..	13	343	..	576	1,620	594	171	171	457	..	100	..	..
Total House-Building Societies	20	446	3,775	876	3,074	594	58,629	42,640	757	4,100	100	4,000	..

C.

NON-AGRICULTURAL SOCIETIES.

Purchase of Members' Products.	Cost of management.	Share Capital paid up.	Loans and deposits held at the end of the year from—					Reserve Fund under section 33 of Act II of 1912.	Other funds, e.g., building fund, etc.	Working Capital.	Profit and loss for the year.	Usual Dividend paid on Shares.	Most usual rate of interest.	
			Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.						On borrowings.	On lendings.
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
..	28	..	112	5	..	..	..	3	..	120	+1	..	..	..
145	8,450	23,187	6,56,991	6,125	..	..	..	67,899	17,609	7,71,811	+25,785	..	..	..
..	572	1,153	..	..	200	..	1,000	..	1,269	3,622	+25	..	..	..
..	200	4,730	219	737	..	13,465	..	2,305	636	22,092	+204	..	8	12½
..	772	5,883	219	737	200	13,465	1,000	2,305	1,905	25,714	+229	..	..	..
..	761	2,197	1,031	3,657	2,444	1,449	..	11,904	..	22,682	+682	..	8	15
..	80	527	17	..	..	3,146	..	2,346	..	6,036	+102	..	9¾	12½
..	4	15	..	..	..	..	..	..	..	15	+5	..	..	..
..	845	2,739	1,048	3,657	2,444	4,595	..	14,250	..	28,733	+779	..	..	..
..	1,617	8,622	1,267	4,394	2,644	18,060	1,000	16,555	1,905	54,447	−1,008	..	..	..
..	285	3,510	325	218	..	200	..	2,701	2,477	9,431	+804	..	6	12½
..	875	2,195	1	..	..	..	..	159	285	2,640	+18	..	..	..
2,082	3,656	147	110	237	..	350	6,850	884	70	8,648	+715	..	3¼	..
..	24	18	..	..	..	..	..	1	13	32	..	..	..	..
..	..	4	113	16	..	..	..	49	..	182	+ 2	..	3	..
..	..	12	..	13	..	45	..	5	..	75	..	..	..	..
2,082	4,555	2,376	224	266	..	395	6,850	1,098	368	11,577	+735	..	..	..
..	4,960	23,518	796	..	..	..	..	53,564	..	77,878	+6,806	..	3	7
..	747	16,280	2,066	4,886	..	..	..	10,378	7,046	40,656	−374	..	4½	12½
2,082	5,707	39,798	2,862	4,886	..	..	..	63,942	7,046	1,18,534	+6,432	..	..	..
..	44	1,807	..	..	..	3,200	..	..	..	5,007	−467	..	9⅜	..
..	241	15	..	..	..	..	..	109	1,281	1,405	−96	..	..	..
..	285	1,822	..	..	..	3,200	..	109	1,281	6,412	−563	..	..	..
..	367	32	710	..	..	..	..	..	..	742	−32	..	..	..
..	4,444	702	..	..	..	..	..	1,416	15,290	17,408	—592	..	..	..
..	4,811	734	710	..	..	..	..	1,416	15,290	18,150	—624	..	..	..
..	4,811	734	710	..	..	..	..	1,416	15,290	18,150	−624	..	..	..
..	917	8,108	500	4,690	..	..	..	31,750	150	45,198	−8,192	..	..	..
..	195	6,400	774	150	..	2,811	1,115	4,894	569	16,713	+1,354	..	9	10½
..	423	2,700	205	..	..	3,985	..	1,027	..	7,917	+182	2	6	8½
..	..	128	..	..	..	39,000	..	350	..	39,478	−393	..	8⅜	9⅜
..	1,535	17,336	1,479	4,840	..	45,796	1,115	38,021	719	1,09,306	−7,049	..	..	..
..	228	1,840	184	..	156	200	..	5,140	..	7,520	+1,363	..	..	..
..	1,763	19,176	1,663	4,840	156	45,996	1,115	43,161	719	1,16,826	−5,685	..	..	..

STATEMENT

OPERATIONS OF

Classification of societies.	Number of so-cieties	Number of mem-bers.	Loans made during the year to— Indi-viduals.	Loans made during the year to— Banks and societies.	Receipts from loans and deposits repaid during the year by— Indi-viduals.	Receipts from loans and deposits repaid during the year by— Banks and societies.	Loans due by— Indi-viduals.	Loans due by— Of which overdue.	Loans due by— Banks and so-cieties.	Loans and deposit received during the year from— Indi-viduals.	Loans and deposit received during the year from— Central Banks.	Loans and deposit received during the year from— Pri-mary so-cieties.	Sales of goods to mem-bers.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
CLASS VI—OTHERS —*contd.*													
Silk Societies.													
(a) Limited.													
Murshidabad—													
Jangipur Co-operative Silk Union, Limited	1	24	71	..	44	..	1,373	1,347	..	12	..	..	..
Electric Societies.													
(a) Limited.													
Hooghly	1	17	No work.										
Gymnasium Societies.													
(a) Limited.													
Calcutta	1	117	..	137	..	..	..	..	137	..	..	..	..
Motor Owners' Associations. (Transport.)													
(a) Limited.													
Bakerganj ..	1	27	..	..	19	..	4,332	4,332	..	..	..	..	..
Howrah	2	338	..	..	..	..	..	..	..	..	..	..	..
Education Societies.													
(a) Limited.													
Chittagong ..	1	46	..	..	176	..	1,596	1,596	..	61	..	..	..
Tippera	2	1,738	..	3,390	..	3,873	470	470	7,127	6	..	..	..
Jessore	1	212	35	200	..	36	200	..	..	..	..	..	..
Total Education Societies ..	4	1,996	35	3,590	176	3,909	2,266	2,066	7,127	67	..	..	..
Printing Societies.													
(a) Limited.													
Tippera	1	No work.											
Catering Societies.													
(a) Limited.													
24-Parganas ..	1	222	..	..	..	..	..	..	..	..	..	..	7,468
Marketing Societies.													
(a) Limited.													
Tippera	1	431	1,819	..	..	..	..	..	..	1,992	..	..	..
Better Living Societies. *(Village Reconstruction Societies.)* **(a) Limited.**													
24-Parganas ..	36	717	..	281	1	6	..	..	429	392	112	..	..
Nadia	18	428	..	7	3	..	..	..	..	..	..	..	..
Murshidabad ..	18	416	..	..	..	..	..	..	..	..	..	..	..
Jessore	20	701	..	..	..	..	..	..	..	3	..	..	..
Khulna	13	637	..	..	20	500	369	..	..	2	..	101	..
Burdwan	14	520	..	1,050	..	1,048	..	..	2	28	..	..	..
Birbhum	31	776	..	..	..	..	..	..	82	..	..	..	..
Midnapore ..	17	509	1,619	94	37	17	1,582	..	77	2,697	..	..	..
Bankura	10	424	..	..	..	..	..	..	..	..	..	..	..
Hooghly	8	192	..	..	..	..	..	..	..	..	..	..	..
Howrah	1	Non-working.											
Dacca	44	885	173	14	175	294	449	404	9	113	..	..	149
Mymensingh ..	45	1,767	120	..	..	..	120	120	20	98	..	..	38
Bakarganj ..	22	661	1	460	1	..	487	487	469	9	..	14	6
Faridpur	39	1,051	31	..	..	..	31	..	..	312	..	..	..
Chittagong ..	39	893	..	1	..	..	25	25	372	57	..	..	..
Noakhali	31	1,001	..	..	8	..	121	35	..	11	..	..	..
Tippera	41	1,366	8	..	20	49	610	602	389	11	..	..	71
Rajshahi	19	132	..	..	..	..	..	..	..	..	..	..	..
Malda	5	163	..	..	..	..	..	..	..	..	..	..	..
Pabna	34	186	67	..	..	..	67	..	..	..	..	..	..
Bogra	20	614	29	..	1	..	160	..	..	4	....	..	..
Rangpur	11	202	..	..	..	..	..	..	..	..	..	..	..
Dinajpur	14	1,420	..	3	..	..	..	..	3	..	..	..	..
Jalpaiguri ..	2	31	..	..	..	..	..	..	..	..	..	..	..
Total Village Reconstruction Societies ..	**552**	**15,092**	**2,067**	**1,910**	**265**	**1,914**	**4,021**	**1,673**	**1,852**	**5,729**	**712**	**115**	**264**
Total Class VI ..	**1,790**	**53,546**	**1,70,618**	**2,17,848**	**1,49,860**	**1,67,107**	**2,56,219**	**98,134**	**5,69,221**	**1,04,660**	**532**	**4,160**	**34,848**
Total previous year ..	**1,807**	**59,246**	**1,20,920**	**3,72,891**	**95,628**	**3,06,303**	**2,44,883**	**1,23,222**	**9,63,642**	**93,604**	**4,503**	**823**	**18,519**
Grand Total of all classes	**3,054**	**3,56,863**	**3,50,79,336**	**41,77,721**	**3,26,24,519**	**41,12,076**	**5,67,23,261**	**65,22,183**	**27,41,117**	**1,58,69,664**	**1,55,378**	**71,972**	**7,64,404**
Grand Total of all classes of previous year ..	**3,067**	**3,48,990**	**3,63,57,754**	**41,43,200**	**3,20,95,028**	**43,84,277**	**5,36,04,963**	**65,30,412**	**27,12,235**	**1,50,70,015**	**3,43,918**	**1,24,739**	**6,83,974**

C.

NON-AGRICULTURAL SOCIETIES.

Purchase of Members' Products.	Cost of management.	Share Capital paid-up.	Loans and deposits held at the end of the year from—					Reserve Fund under section 33 of Act II of 1912.	Other funds, e.g., building fund, etc.	Working Capital.	Profit and loss for the year.	Usual Dividend paid on Shares.	Most usual rate of interest.	
			Members.	Non-members.	Societies	Provincial or Central Banks.	Government.						On borrowings.	On lendings.
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
171	1	325	18	25	..	1,300	..	100	190	1,958	−56	..	..	..
..	107	..	..	..	..	..	..	..	..	..	+158	..	..	..
..	8	1,125	..	7	..	4,250	..	479	..	5,861	+235	..	9⅝	12½
..	465	9,235	105	..	..	..	..	65	..	9,408	−307	..	..	..
..	11	435	552	783	..	..	..	99	..	1,869	+96	..	7	12½
..	181	..	..	412	..	..	..	4,692	3,754	8,858	+178	..	..	..
..	196	..	..	..	..	..	..	..	7,536	7,536	..	..	..	..
..	388	435	552	1,195	..	..	..	4,791	11,290	18,263	+274	..	..	..
..	1,153	832	..	..	..	..	..	49	5	886	+449	..	..	..
..	1,230	1,648	..	173	..	..	..	..	..	1,821	−135	..	..	..
..	148	300	385	29	..	..	..	38	423	1,175	−70	..	..	..
..	2	118	12	4	..	..	..	8	366	508	−10	..	..	..
30	16	92	75	22	..	..	..	40	2,677	2,906	−9	..	..	..
..	5	65	3	..	..	..	..	6	54	128	..	..	..	..
..	18	211	..	27	501	..	..	258	79	1,076	..	..	..	..
..	484	130	28	..	..	..	..	..	..	158	..	..	..	..
..	3	620	43	36	..	..	..	545	759	1,503	..	..	..	..
..	26	1,200	642	1,604	10	90	..	148	30	3,724	+244	..	..	..
..	10	368	2	..	..	47	..	..	..	417	+42	..	9⅝	12½
..	4	58	17	151	..	..	..	10	..	236	+66	..	..	..
311	217	1,163	30	285	..	..	..	440	..	1,918	+162	..	..	..
27	259	695	205	111	90	824	..	994	213	3,132	−257	..	..	..
..	12	996	153	162	14	290	..	726	143	2,484	+4	..	..	..
..	7	665	146	131	..	..	..	140	6	1,088	+8	..	..	..
..	51	586	551	..	248	..	..	146	229	1,760	+18	..	..	..
..	13	647	47	384	..	..	400	119	100	1,697	−28	..	..	..
..	1,149	1,317	35	87	9	..	..	1,397	969	3,814	+208	..	12	12½
..	..	56	..	..	..	..	..	9	331	396	−9	..	..	..
..	9	78	..	..	..	..	..	81	..	159	..	..	..	..
..	3	17	..	..	..	..	..	18	252	287	−12	..	..	..
..	47	129	7	..	..	..	..	15	1,048	1,199	−101	..	..	..
..	..	145	4	8	..	..	..	2	111	270	−10	..	..	..
..	..	204	30	..	730	524	..	39	..	1,527	−55	..	..	..
..	..	29	7	..	..	..	..	170	29	235	..	..	..	..
368	**2,483**	**9,889**	**2,422**	**3,041**	**1,602**	**1,775**	**400**	**5,349**	**7,819**	**32,297**	**+98**	..	..	..
2,734	**41,570**	**1,53,760**	**6,74,606**	**27,878**	**4,447**	**76,070**	**11,471**	**2,18,214**	**1,01,484**	**12,67,930**	**+26,042**	..	..	..
2,344	**42,704**	**1,60,958**	**6,60,191**	**29,985**	**2,855**	**74,155**	**7,700**	**2,79,455**	**6,12,567**	**18,27,866**	**+68.809**	..	..	..
1,52,548	**7,43,646**	**1,31,27,249**	**1,57,82,599**	**2,75,66,189**	**4,72,054**	**9,58,091**	**16,397**	**55,18,244**	**27,37,712**	**6,61,78,535**	**+15,01,240**	..	..	..
1,41,921	**7,32,188**	**1,28,17,561**	**1,63,41,340**	**2,51,43,253**	**4,24,745**	**11,98,058**	**44,939**	**51,89,106**	**37,33,183**	**6,48,92,185**	**+14,22,939**	..	..	..

STATEMENT D.

OPERATIONS OF UNIONS.

District.	Number of societies affiliated to unions.	Total number of individual members in societies affiliated.	Total working capital of affiliated societies.	Expenditure in the year.	Percentage of col. 6 or col. 5.	Number of supervising staff maintained by unions.
1	2	3	4	5	6	7
			Rs.	Rs.		
Midnapore	1	..	..	..	..	..
Total ..	1	..	..	..	..	..

STATEMENT E.

OPERATIONS OF INSURANCE SOCIETIES (CLASS V).

Classification.	Total number of members.		Amount of risk insured.	Premia collected	Supplementary contributions collected.	Number of persons.		Claims paid.	Cost of management.	Funds in hand at the end of year.	Amount of risk re-insured.	Amount of premia paid for reinsurance.
	Individuals.	Societies.				Insured.	Dead.					
1	2	3	4	5	6	7	8	9	10	11	12	13
			Rs.	Rs.	Rs.			Rs.	Rs.	Rs.	Rs.	Rs.
A—Insurance.												
II.—Non-Agricultural.												
The Bengal Co-operative Insurance Society, Limited.	4,084	..	53,450	43,200	45	39	13	..	16,025	87,402	..	2,262†
The Corporation of Calcutta Co-operative Death Benefit Society, Limited.	2,291	..	47,000	58,647	5,771	52	26	25,500	3,412	1,92,252	..	..
The Eastern Bengal Railway Employees Co-operative Benefit Society, Limited.	1,900	..	10,28,500	38,095	..	221	10	2,950	5,303	1,29,841	..	..
*The Bengal Secretariat Co-operative Death Benefit Society, Limited.	2,490	..	37,35,000	2,659	5,676	8	24	6,914	2,919	1,36,689	..	..
*The Calcutta Customs Co-operative Benefit Society, Limited.	285	..	2,60,209	8,704	..	5	3	3,564	548	258	..	..
*The Calcutta Postal and R.M.S. Co-operative Mutual Benefit Society, Limited.	1,489	..	7,44,500	33,041	23	22	(*y*) 17	10,632	2,788	2,18,927	..	..
*The Police Co-operative Life Insurance Society, Limited.	1,016	..	3,71,922	14,326	..	14	12	3,292	3,238	1,90,920	..	..
Total ..	13,555	..	62,40,581	1,98,672	11,515	361	105	52,852	34,263	9,56,289	..	2,262
Total of previous year ..	**8,267**	**85**	**2,95,475**	**1,10,432**	**6,259**	**505**	**(*a*) 41**	**20,593**	**40,123**	**3,34,911**	**9,000**	**2,267**

* *N. B.*—This year four Benefit Societies have been included.
† For the business of previous period.
(*y*) Out of 17 10 matured.
(*a*) Of which 4 has been rejected.

Statement G

STATEMENT

CENTRAL BANKS—RECEIPTS

Classification.	Receipts.														
	Share receipts.	Receipt by loans and deposits from—				Loans and deposits recovered from—			Income realised.				Other items.	Opening balance.	Grand total including opening balance (cols. 2 to 9, 13, 14 and 15).
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.	Interest received	Sale of goods to members.	Other items.	Total income of the year (cols. 10 to 12).			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(a) Provincial Bank.															
Bengal Provincial Co-operative Bank, Limited ..	75,350	2,58,88,650	41,87,256	41,47,643	33,67,000	..	..	50,81,454	*7,18,041	..	4,075	7,22,116	6,86,488	74,506	4,42,30,463
(b) Central Banks.															
24-Parganas—															
Taki Central Co-operative Bank Limited ..	565	305	40,098	40	..	..	8,547	82,429	12,990	..	801	13,791	37,784	1,303	1,84,862
Nimta Central Co-operative Bank, Limited ..	20	8,070	3,465	2,639	..	..	5,989	9,370	1,084	..	29	1,113	815	..	31,481
Diamond Harbour Co-operative Bank, Limited	3,708	15,254	35,747	2,133	..	..	8,816	48,853	7,097	..	2,098	9,195	91,074	8,050	2,22,830
Barasat Central Co-operative Bank, Limited ..	1,260	1,74,421	3,386	1,650	..	220	22,376	25,347	4,359	..	515	4,874	11,152	14,812	2,59,498
Gosava Central Co-operative Bank, Limited ..	..	2,73,506	..	5,469	..	..	1,00,485	2,83,780	7,994	..	142	8,136	1,137	3,688	6,76,201
Total ..	5,553	4,71,556	82,696	11,931	..	220	1,46,213	4,49,779	33,524	..	3,585	37,109	1,41,962	27,853	13,74,872
Nadia—															
Nadia Central Co-operative Bank, Limited ..	1,140	12,295	..	..	..	..	11,599	43,013	18,615	..	581	19,196	57,554	15,385	1,60,182
Ranaghat Central Co-operative Bank, Limited	344	1,485	11,163	..	..	..	526	10,596	3,982	..	196	4,178	5,177	1,928	35,397
Chuadanga Central Co-operative Bank, Limited	88	596	20,709	..	..	..	7,401	21,049	4,504	..	181	4,685	25,928	3,707	84,163
Meherpur Central Co-operative Bank, Limited	500	31,782	..	..	..	..	31,448	25,297	20,682	..	334	21,016	26,436	9,441	1,45,920
Kushtia Central Co-operative Bank, Limited	300	1,116	1,757	925	..	..	39,177	38,288	7,362	..	35	7,397	9,333	3,654	1,01,947
Total ..	2,372	47,274	33,629	925	..	..	90,151	1,38,243	55,145	..	1,327	56,472	1,24,428	34,115	5,27,609
Murshidabad—															
Berhampur Central Co-operative Bank, Limited	225	4,32,346	..	4,610	..	..	1,82,655	6,076	19,110	..	1,766	20,876	21,239	2,288	6,70,315
Lalbagh Central Co-operative Bank, Limited	79	443	2,005	..	..	..	394	13,357	3,107	..	367	3,474	3,187	8,927	31,866
Kandi Central Co-operative Bank, Limited ..	935	25,542	16,737	653	..	..	8,250	6,783	9,254	..	245	9,499	17,411	857	86,667
Jangipur Central Co-operative Bank, Limited	2,062	2,750	27,432	591	..	..	22,923	23,235	6,738	..	134	6,872	7,688	2,457	96,010
Total ..	3,301	4,61,081	46,174	5,854	..	..	2,14,222	49,451	38,209	..	2,512	40,721	49,525	14,529	8,84,858
Jessore—															
Jessore Central Co-operative Bank, Limited ..	1,650	43,677	42,212	..	..	..	59,475	26,665	21,130	..	1,523	22,653	1,25,595	4,049	3,25,976
Magura Central Co-operative Bank, Limited ..	5,225	1,471	1,10,030	..	..	..	41,518	52,283	6,821	..	3,544	10,365	1,24,294	2,934	3,48,120
Narail Central Co-operative Bank, Limited ..	868	3,239	19,664	162	..	..	683	32,176	7,494	..	679	8,173	37,363	5,686	1,08,014
Jhenidah Central Co-operative Bank, Limited	2,209	639	1,01,231	..	..	..	55,748	54,812	6,342	..	1,216	7,558	12,764	202	2,35,163
Total ..	9,952	49,026	2,73,137	162	..	..	1,57,424	1,65,936	41,787	..	6,962	48,749	3,00,016	12,871	10,17,273

*Includes interest on securities cash credits and overdrafts.

G.

AND DISBURSEMENTS.

Disbursements.																
	Loans and deposits repaid to—				Loans to—					Expenses.						
Share capital withdrawn.	Members and non-members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.	Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Total expenditure (cols. 25 to 29).	Other items.	Closing balance.	Grand total Disbursement, including closing balance (cols. 17 to 24, 30, 31 and 32).
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
3,025	2,55,36,973	49,30,696	39,64,331	34,50,000	..	..	** 49,73,930	6,54,362	..	..	71,382	20,143	7,45,887	5,40,486	85,135	4,42,30,463
..	3,266	78,767	36	..	..	10,152	39,428	7,899	..	186	7,514	325	15,924	35,187	2,102	1,84,862
..	7,079	2,285	1,949	..	..	8,578	9,882	880	..	..	423	..	1,303	405	..	31,481
399	14,518	34,651	1,048	..	..	9,292	54,596	4,588	..	506	3,429	65	8,588	88,335	11,403	2,22,830
..	1,60,796	22,329	1,334	..	97	22,431	9,458	6,742	..	182	3,976	15	10,915	31,925	213	2,59,498
..	2,66,731	..	4,555	..	..	1,22,709	2,68,120	3,945	175	..	1,480	..	5,600	1,135	7,351	6,76,201
399	4,52,390	1,38,032	8,922	..	97	1,73,162	3,81,484	24,054	175	874	16,822	405	42,330	1,56,987	21,069	13,74,872
4,770	25,076	35,317	1,531	..	..	9,874	14,089	2,037	..	23	7,141	32	9,233	52,527	7,765	1,60,182
2,630	3,783	9,581	..	..	..	650	10,339	535	..	27	3,137	..	3,699	1,529	3,186	35,397
..	2,193	24,847	..	..	..	663	23,574	1,722	..	195	4,892	42	6,851	25,021	1,014	84,163
..	43,063	..	..	..	..	29,489	15,174	8,826	2,449	93	6,859	..	18,227	25,813	14,154	1,45,920
..	4,298	37,010	1,390	..	..	39,126	4,528	1,896	..	4	7,437	..	9,337	6,081	177	1,01,947
7,400	78,413	1,06,755	2,921	..	..	79,802	67,704	15,016	2,449	342	29,466	74	47,347	1,10,971	26,296	5,27,609
..	4,85,672	..	4,468	..	..	1,11,988	5,705	23,397	..	32	7,599	24	31,052	28,264	3,166	6,70,315
..	2,913	10,300	26	..	..	453	1,909	1,566	..	87	4,862	..	6,515	4,204	5,546	31,866
..	31,088	7,637	1,079	..	..	4,502	10,348	8,776	..	188	3,624	..	12,588	18,348	1,077	86,667
..	1,817	21,881	660	..	..	22,989	25,963	6,805	..	348	3,775	..	10,928	8,610	3,162	96,010
..	5,21,490	39,818	6,233	..	..	1,39,932	43,925	40,544	..	655	19,860	24	61,083	59,426	12,951	8,84,858
325	50,873	75,750	460	..	..	58,227	31,002	20,667	182	78	11,450	46	32,423	74,650	2,266	3,25,976
..	2,156	1,02,050	..	..	..	14,065	1,02,466	3,601	..	460	4,805	352	9,218	1,11,232	6,933	3,48,120
..	5,100	31,767	..	..	..	470	18,661	2,327	..	247	5,796	65	8,435	41,190	2,391	1,08,014
24	3,008	78,903	..	..	..	54,429	49,956	3,793	..	409	3,029	..	7,231	13,165	28,447	2,35,163
349	61,137	2,88,470	460	..	..	1,27,191	2,02,085	30,388	182	1,194	25,080	463	57,307	2,40,237	40,037	10,17,273

**Including cash credits and overdrafts.

STATEMENT

CENTRAL BANKS—RECEIPTS

Classification.	Receipts.														
	Share receipts.	Receipt by loans and deposits from—				Loans and deposits recovered from—			Income realised.				Other items.	Opening balance.	Grand total including opening balance (cols. 2 to 9, 13, 14 and 15).
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.	Interest received.	Sale of goods to members.	Other items.	Total income of the year (cols. 10 to 12).			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(b) Central Banks— *contd.*															
Khulna—															
Raruli Central Co-operative Bank, Limited ..	3,710	3,282	51,346	3,109	..	..	19,607	47,344	8,659	..	1,184	9,843	17,447	560	1,56,248
Khulna Central Co-operative Bank, Limited ..	1,375	38,740	75,132	14,304	..	..	38,012	28,828	17,287	..	912	18,199	32,655	10,673	2,57,918
Bagerhat Central Co-operative Bank, Limited	1,079	1,32,692	25,259	51,279	..	..	68,614	66,592	17,168	..	1,090	18,258	57,615	2,258	4,23,646
Satkhira Central Co-operative Bank, Limited	3,928	90	17,561	200	..	..	..	63,124	5,115	..	1,639	6,754	72,498	15,488	1,79,643
Total ..	10,092	1,74,804	1,69,298	68,892	..	..	1,26,233	2,05,888	48,229	..	4,825	53,054	1,80,215	28,979	10,17,455
Burdwan—															
Burdwan Central Co-operative Bank, Limited	100	27,20,274	..	487	..	..	7,42,909	37,282	83,384	..	30,310	1,13,694	17,46,010	12,723	53,73,479
Kalna Central Co-operative Bank, Limited ..	370	3,107	12,189	133	..	..	10,349	39,954	14,552	..	1,694	16,246	18,435	4,448	1,05,231
Katwa Central Co-operative Bank, Limited ..	1,300	47,130	44,188	..	..	..	85,471	6,593	4,248	..	456	4,704	93,377	6,182	2,88,945
Asansol Central Co-operative Bank, Limited ..	1,930	1,42,214	10,474	3,042	..	..	7,970	6,024	3,889	..	304	4,193	1,06,461	135	2,82,443
Total ..	3,700	29,12,725	66,851	3,662	..	..	8,46,699	89,853	1,06,073	..	32,764	1,38,837	19,64,283	23,488	60,50,098
Birbhum—															
Birbhum Central Co-operative Bank, Limited	215	2,12,327	..	36,882	..	..	1,72,157	3,687	7,248	..	351	7,599	49,010	2,622	4,84,499
Rampurhat Central Co-operative Bank, Limited	215	23,262	2	1,807	..	..	30,413	7,906	7,927	..	564	8,491	4,363	6,428	82,887
Viswavarati Central Co-operative Bank, Limited	492	1,95,262	4,508	4,357	..	..	1,00,998	10,760	6,964	..	353	7,317	81,389	1,982	4,07,065
Nalhati Central Co-operative Bank, Limited ..	275	5,402	10,056	396	..	..	3,473	3,216	2,736	..	222	2,958	14,148	6,737	46,661
Total ..	1,197	4,36,253	14,566	43,442	..	..	3,07,041	25,569	24,875	..	1,490	26,365	1,48,910	17,769	10,21,112
Midnapore—															
Midnapore Central Co-operative Bank, Limited	3,180	4,30,249	16,696	14,866	..	..	4,77,685	91,750	40,062	..	551	40,613	1,03,046	23,883	12,01,968
Khelar Balarampur Central Co-operative Bank, Limited ..	330	31,872	2,000	10,691	..	..	9,970	34,785	4,663	..	631	5,294	10,837	2,084	1,07,863
Tamluk Central Co-operative Bank, Limited ..	1,350	2,24,282	..	19,539	..	..	1,98,692	39,365	25,760	..	2,007	27,767	1,19,434	15,611	6,46,040
Mugberia Central Co-operative Bank, Limited	170	44,659	26,000	14	..	..	..	9,772	3,497	..	761	4,258	16,444	1,495	1,02,812
Belebera Central Co-operative Bank, Limited..	1,530	16,236	..	128	..	..	4,365	9,254	8,490		1,222	9,712	20,830	1,054	63,109
Balagaria Central operative Bank, Limited ..	340	11,614	..	2,442	..	..	..	8,549	5,305	..	445	5,750	14,499	870	44,064
Ghatal Central Co-operative Bank, Limited ..	950	1,159	19,052	..	..	..	5	24,073	7,818	..	235	8,053	69,074	475	1,22,841
Total ..	7,850	7,60,071	63,748	47,680	..	..	6,90,717	2,17,548	95,595	..	5,852	1,01,447	3,54,164	45,472	22,88,697
Bankura—															
Bankura Central Co-operative Bank, Limited	1,225	7,83,335	..	1,56,090	..	..	2,57,531	28,303	14,403	..	2,011	16,414	1,85,752	18,750	14,47,400
Bishnupur Central Co-operative Bank, Limited	675	9,602	5,676	4,000	..	..	5,867	19,496	1,835	..	205	2,040	16,656	527	64,539
Total ..	1,900	7,92,937	5,676	1,60,090	..	..	2,63,398	47,799	16,238	..	2,216	18,454	2,02,408	19,277	15,11,939

G.

AND DISBURSEMENTS.

Disbursements.																
	Loans and deposits repaid to—				Loans to—					Expenses.						
Share capital withdrawn.	Members and non-members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.	Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Total expenditure (cols. 25 to 29).	Other items.	Closing balance.	Grand total. Disbursement, including closing balance (cols. 17 to 24, 30, 31 and 32).
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
100	7,004	43,959	4,051	..	..	15,828	48,620	7,037	..	353	5,439	..	12,829	23,813	44	1,56,248
..	69,602	55,232	17,797	..	..	12,889	15,291	17,594	..	38	9,255	..	26,887	39,022	21,198	2,57,918
42	1,98,729	13,338	50,886	..	..	63,594	26,787	11,901	..	169	9,085	16	21,171	48,733	366	423,646
..	60	64,478	104	..	..	33,533	..	3,242	..	561	1,321	..	5,124	73,876	2,468	1,79,643
142	2,75,395	1,77,007	72,838	..	..	1,25,844	90,698	39,774	..	1,121	25,100	16	66,011	1,85,444	24,076	10,17,455
250	28,46,288	..	..	..	..	6,28,652	14,428	57,338	..	91	26,900	10	84,339	17,88,220	11,302	53,73,479
..	5,391	5,987	186	..	..	7,150	34,359	8,051	..	130	6,143	8	14,332	35,221	2,605	1,05,231
..	60,652	14,992	..	..	..	87,545	15,915	11916	..	..	4,485	55	16,456	85,541	7,844	2,88,945
680	1,38,098	8,658	2,414	..	..	6,506	21,262	3,226	..	76	2,987	8	6,297	98,101	27	2,82,443
930	30,50,429	29,637	2,600	..	..	7,29,853	86,364	80,531	..	297	40,515	81	1,21,424	20,07,083	21,778	60,50,098
20	3,17,293	..	34,390	..	..	70,283	5,115	14,935	40	6	7,546	..	22,527	32,533	2,338	4,84,499
510	25,648	11,419	3,295	..	..	20,290	4,601	4,677	278	112	7,145	..	12,212	2,540	2,372	82,887
30	2,07,145	3,623	4,492	..	..	80,645	10,842	8,862	663	137	7,380	48	17,090	82,203	995	4,07,055
750	5,334	2,653	2,159	..	..	197	9,760	4,305	..	118	6,250	..	10,673	11,876	3,259	46,661
1,310	5,55,420	17,695	44,336	..	..	1,71,415	30,318	32,779	981	373	28,321	48	62,502	1,29,152	8,964	10,21,112
320	4,81,558	8,001	12,526	..	..	4,18,230	1,24,963	19,062	6,007	..	12,982	63	38,114	1,07,668	10,588	12,01,968
..	35,670	2,000	7,949	..	..	17,187	24,957	2,699	..	46	3,440	..	6,185	13,646	269	1,07,863
..	2,30,962	..	14,642	..	..	2,09,915	38,050	14,382	1,962	162	8,785	..	25,291	1,18,587	8,593	6,46,040
..	50,728	7,065	1,000	..	..	129	18,086	5,433	..	159	3,872	..	9,464	14,420	1,920	1,02,812
..	14,822	..	..	..	..	9,893	17,240	1,774	..	388	3,489	..	5,651	12,519	2,984	63,109
350	6,176	2,996	917	..	..	28	13,187	3,733	..	44	2,769	..	6,546	6,023	7,841	44,064
..	1,094	15,995	..	..	..	75	28,479	3,776	..	86	2,845	..	6,707	70,314	177	1,22,841
670	8,21,010	36,057	37,034	..	..	6,55,457	2,64,962	50,859	7,969	885	38,182	63	97,958	3,43,177	32,372	22,88,697
1,025	8,25,734	..	1,69,875	..	..	2,24,121	23,808	12,203	18	88	10,239	..	22,548	1,67,670	12,619	14,47,400
..	7,605	5,676	3,000	..	..	5,962	14,175	1,178	..	37	1,285	4	2,504	25,546	71	64,539
1,025	8,33,339	5,676	1,72,875	..	..	2,30,083	37,983	13,381	18	125	11,524	4	25,052	1,93,216	12,690	15,11,939

STATEMENT

CENTRAL BANKS—RECEIPTS

Classification.	Receipts.														
		Receipt by loans and deposits from—				Loans and deposits recovered from—			Income realised.						Grand total including opening balance (cols. 2 to 9, 13, 14 and 15).
	Share receipts.	Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.	Interest received.	Sale of goods to members.	Other items.	Total income of the year (cols. 10 to 12).	Other items.	Opening balance.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(b) Central Banks— *contd.*															
Hooghly—															
Hooghly Central Co-operative Bank, Limited ..	850	9,447	25,090	172	..	..	80,280	10,990	14,763	..	635	15,398	11,971	3,472	1,57,670
Arambagh Central Co-operative Bank, Limited ..	1,035	18,671	18,082	112	..	..	..	14,291	3,669	..	260	3,929	29,649	124	85,893
Total ..	1,885	28,118	43,172	284	..	..	80,280	25,281	18,432	..	895	19 ,327	41,620	3,596	2,43,563
Howrah—															
Uluberia Central Co-operative Bank, Limited	580	12,716	14,136	160	..	..	24,815	11,323	5,012	..	168	5,180	2,404	276	71,590
Dacca—															
Dacca Central Co-operative Bank, Limited ..	850	3,76,949	65,381	5,622	..	..	9,920	1,00,173	42,053	..	877	42,930	4,711	945	6,07,481
Narayanganj Central Co-operative Bank, Limited ..	225	45,821	21,807	694	..	..	1,875	70,737	18,420	..	326	18,746	14,659	3,623	1,78,187
Manikganj Central Co-operative Bank, Limited ..	640	19,116	11,537	1,437	..	..	23,061	18,632	6,291	..	453	6,744	47,094	3,511	1,31,772
Bikrampur Central Co-operative Bank, Limited ..	160	18,140	11,200	1,389	..	..	219	48,155	7,678	..	312	7,990	2,086	5,124	94,463
Raipura (Dac.) Central Co-operative Bank, Limited ..	150	12,502	10,000	6,875	..	..	969	40,787	24,287	..	260	24,547	13,694	5,327	1,14,851
Baira Central Co-operative Bank, Limited ..	..	600	12,970	..	..	..	7,328	22,281	3,811	..	67	3,878	4,960	464	52,481
Tangi Central Co-operative Bank, Limited ..	..	4,189	..	..	..	..	11,846	13,211	2,938	..	43	2,981	5,756	476	38,459
Ichapura Central Co-operative Bank, Limited ..	800	105	27,719	1,943	..	..	190	39,698	9,096	..	239	9,335	51,768	251	1,31,809
Kaliganj Central Co-operative Bank, Limited ..	..	2,301	..	21	..	..	49	29,108	3,561	..	173	3,734	45,337	85	80,635
Total ..	2,825	4,79,723	1,60,614	17,981	..	..	55,457	3,82,782	1,18,135	..	2,750	1,20,885	1,90,065	19,806	14,30,138
Bakarganj—															
Barisal Central Co-operative Bank, Limited ..	950	3,27,662	1,27,953	78,275	..	..	1,48,546	1,36,452	71,477	..	1,523	73,000	49,678	18,245	9,60,761
Mathbaria Central Co-operative Bank, Limited ..	1,350	14,524	14,287	7,001	..	..	196	75,788	23,586	..	689	24,275	16,132	11,493	1,65,046
Patuakhali Central Co-operative Bank, Limited ..	961	18,788	13,909	..	..	..	2,533	23,032	13,570	..	70	13,640	53,698	576	1,27,137
Bhola Central Co-operative Bank, Limited ..	2,654	20,142	39,638	5,601	..	..	296	37,287	13,085	..	662	13,747	43,924	1,557	1,6,5746
Charkhar Central Co-operative Bank, Limited ..	4,910	10,786	59,779	4,881	..	..	50,405	44,935	2,693	..	871	3,564	678	14,187	1,94,125
Khepupara Central Co-operative Bank, Limited ..	125	2,203	7,039	3,584	..	..	1,109	62,610	34,190	..	8,902	43,092	72,147	449	1,92,358
Pirojpur Central Co-operative Bank, Limited ..	175	15,984	4,251	736	..	..	18,691	33,847	6,545	..	388	6,933	53,616	3,747	1,37,980
Barguna Central Co-operative Bank, Limited ..	Commenced no work.														
Total ..	11,125	4,10,089	2,66,856	1,00,978	..	..	2,21,776	4,13,951	1,65,146	..	13,105	1,78,251	2,89,873	50,254	19,43,153

G.

AND DISBURSEMENTS.

Disbursements.																
	Loans and deposits repaid to—				Loans to—			Expenses.								
Share capital with-drawn.	Members and non-members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.	Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Total expenditure (cols. 25 to 29).	Other items.	Closing balance.	Grand total. Disbursement, including closing balance (cols. 17 to 24, 30, 31 and 32).
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
..	20,508	57,354	3,095	..	..	31,143	6,710	18,868	..	170	8,780	..	27,818	9,269	1,773	1,57,670
..	19,510	12,442	..	..	..	..	19,724	1,836	100	102	2,078	..	4,116	29,837	264	85,893
..	40,018	69,796	3,095	..	..	31,143	26,434	20,704	100	272	10,858	..	31,934	39,106	2,037	2,43,563
120	14,009	14,136	86	..	..	23,428	10,527	2,261	..	17	2,074	241	4,593	3,202	1,489	71,590
360	3,88,941	94,553	1,979	..	..	6,858	52,743	37,659	2,520	97	16,295	26	56,597	5,253	179	6,07,481
750	24,734	60,082	568	..	..	1,503	23,163	9,912	..	49	12,329	..	22,290	18,708	26,389	1,78,187
480	24,117	9,522	1,154	..	..	23,051	13,636	2,092	1,350	..	6,412	5	9,859	47,777	2,176	1,31,772
..	24,068	16,065	1,235	..	..	277	31,920	7,975	..	40	4,757	..	12,772	1,282	6,844	94,463
..	16,663	24,845	6,940	..	..	621	20,902	12,464	2	..	13,490	..	25,956	15,205	3,719	1,14,851
..	458	17,342	597	..	..	7,568	14,649	3,667	..	63	3,244	..	6,974	4,590	303	52,481
..	4,659	10,625	25	..	..	12,053	120	441	30	..	2,781	6	3,258	6,965	754	38,459
..	738	37,054	394	..	..	77	32,725	5,898	392	176	2,817	..	9,283	50,671	867	1,31,809
..	313	25,988	1,534	..	..	42	1,000	1,051	..	120	4,814	..	5,985	45,757	16	80,635
1,590	4,84,691	2,96,076	14,426	..	..	52,050	1,90,858	81,159	4,294	545	66,939	37	1,52,974	1,96,208	41,265	14,30,138
4,290	3,53,865	1,58,657	58,095	..	..	1,20,938	1,14,011	53,796	329	179	34,214	..	88,518	40,806	21,581	9,60,761
500	19,089	66,390	8,090	..	..	388	19,802	18,383	..	133	7,143	..	25,659	17,640	7,488	1,65,046
..	21,969	20,162	..	..	..	487	16,671	8,042	..	81	5,033	..	13,156	53,615	1,077	1,27,137
9,495	17,849	31,859	6,321	..	..	274	40,712	5,784	..	..	8,263	55	14,102	14,593	3,541	1,65,746
..	4,598	52,104	7,448	..	..	45,715	63,953	1,814	..	607	1,196	..	3,617	4,393	12,297	1,94,125
7,615	9,011	12,648	26,765	..	..	1,044	48,884	33,794	8	38	8,036	..	41,876	43,693	822	1,92,358
..	21,960	28,673	506	..	..	49,087	3,218	4,788	..	124	4,851	..	9,763	24,187	586	1,37,980
21,900	4,48,341	3,70,493	1,07,225	..	..	2,17,933	3,07,251	1,26,401	337	1,162	68,736	55	1,96,691	2,25,927	47,392	19,43,153

STATEMENT

CENTRAL BANKS—RECEIPTS

Classification.	Receipts.														
	Share receipts.	Receipt by loans and deposits from—				Loans and deposits recovered from—			Income realised.				Other items.	Opening balance.	Grand total including opening balance (cols. 2 to 9, 13, 14 and 15).
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.	Interest received.	Sale of goods to members.	Other items.	Total income of the year (cols. 10 to 12).			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(b) Central Banks—*contd.*															
Mymensingh—															
Mymensingh Central Co-operative Bank, Limited	15,754	16,349	2,14,379	..	..	..	8,317	1,83,560	26,803	..	5,505	32,308	8,42,506	31,595	13,44,768
Jamalpur Central Co-operative Bank, Limited	1,110	1,00,849	34,039	12,083	..	..	42,075	60,142	28,244	..	477	28,721	39,029	6,794	3,24,842
Kishoreganj Central Co-operative Bank, Limited	1,000	2,712	31,000	7	..	..	35,916	34,904	9,762	..	466	10,228	12,295	6,051	1,34,113
Tangail Central Co-operative Bank, Limited	125	6,163	1,17,809	1,218	..	..	1,59,626	4,84,256	90,808	..	620	91,428	23,929	5,883	8,90,437
Netrokona Central Co-operative Bank, Limited	1,758	18,951	83,004	242	..	..	3,072	78,302	14,286	..	545	14,831	2,994	2,152	2,05,306
Pingna Central Co-operative Bank, Limited	270	794	18,254	649	..	..	12	31,065	8,398	..	145	8,543	38,783	866	99,236
Dhanbari Central Co-operative Bank, Limited	820	728	56,328	2,822	..	..	86	60,472	4,193	..	218	4,411	1,490	493	1,27,650
Sarisabari Central Co-operative Bank, Limited	203	1,893	15,590	522	..	..	176	33,849	6,691	..	152	6,843	7,010	917	67,003
Maderganj Central Co-operative Bank, Limited	575	1,636	23,532	2,695	..	..	1,517	57,490	11,847	..	215	12,062	15,427	1,596	1,16,530
Gaffargaon Central Co-operative Bank, Limited	2,279	677	67,917	..	..	..	..	49,292	5,417	..	507	5,924	48,966	3,698	1,78,753
Bhairab Central Co-operative Bank, Limited	3,650	5,816	40,405	2,793	..	..	..	21,039	2,575	..	886	3,461	39,451	2,293	1,18,908
Nagarpur Arshadali Central Co-operative Bank Limited ..	55	19	..	2,277	..	..	..	1,36,604	6,494	..	2,697	9,191	1,42,143	10,059	3,00,348
Total ..	27,599	1,56,587	7,02,257	25,308	..	..	2,50,797	12,30,975	2,15,518	..	12,433	2,27,951	12,14,023	72,397	39,07,894
Faridpur—															
Faridpur Central Co-operative Bank, Limited	1,220	8,859	42,863	..	..	..	14,065	54,119	13,103	..	1,407	14,510	81,824	5,450	2,22,910
Madaripur Central Co-operative Bank, Limited	1,300	20,088	84,436	575	..	..	2,00,952	1,17,994	14,739	..	1,955	16,694	26,209	1,676	4,69,924
Goalundo Central Co-operative Bank, Limited	925	25,591	58,787	213	..	..	2,360	39,947	12,323	..	95	12,418	38,067	4,552	1,82,860
Gopalganj Central Co-operative Bank, Limited	190	28,126	21,460	1,999	..	..	77,628	26,959	13,227	..	414	13,641	74,691	2,033	2,46,727
Total	3,635	82,664	2,07,546	2,787	..	..	2,95,005	2,39,019	53,392	..	3,871	57,263	2,20,791	13,711	11,22,421
Chittagong—															
Chittagong Central Co-operative Bank, Limited	2,927	20,018	32,700	11,820	..	..	16,913	1,05,179	19,032	..	3,070	22,102	1,77,414	7,880	3,96,953
Cox's Bazar Central Co-operative Bank, Limited	1,460	12,910	36,546	3,087	..	..	51,664	50,339	10,132	..	2,586	12,718	7,476	2,351	1,78,551
Total	4,387	32,928	69,246	14,907	..	..	68,577	1,55,518	29,164	..	5,656	34,820	1,84,890	10,231	5,75,504
Noakhali—															
Noakhali Central Co-operative Bank, Limited	325	8,713	3,192	59	..	..	494	85,890	14,613	..	622	15, 235	30,743	5,767	1,50,418
Feni Central Co-operative Bank, Limited	2,575	94,730	18,165	19,450	..	..	28,492	28,702	25,056	..	801	25,857	10,932	2,356	2,31,259
Hatya Central Co-operative Bank, Limited	4,255	1,239	2,040	3,816	..	..	80	87,657	11,600	..	1,248	12,848	1,58,936	71,494	3,42,365
Sandwip Central Co-operative Bank, Limited	980	10,590	25,121	3,850	..	..	1,909	30,293	9,516	..	345	9,861	43,256	5,076	1,30,936
Lakshmipur Central Co-operative Bank, Limited	2,230	5,251	44,874	6,409	..	..	95	50,235	5,525	..	505	6,030	93,075	565	2,08,764
Raipura Central Co-operative Bank, Limited	784	275	33,480	909	..	..	126	16,941	2,508	..	393	2,901	20,357	649	76,422
Total ..	11,149	1,20,798	1,26,872	34,493	..	..	31,196	2,99,718	68,818	..	3,914	72,732	3,57,299	85,907	11,40,164

G.

AND DISBURSEMENTS.

Disbursements.																
	Loans and deposits repaid to—				Loans to—			Expenses.								
Share capital with-drawn.	Members and non-members in an indivi-dual capacity.	Provin-cial and Central Banks.	Socie-ties.	Govern-ment.	Indi-vidual mem-bers.	Provin-cial and Central Banks.	Socie-ties.	Interest paid on loans and deposits.	Divi-dend and bonus paid.	Stock bought.	Estab-lish-ment and contin-gencies.	Other items.	Total expendi-ture (cols. 25 to 29).	Other items.	Closing balance.	Grand total. Disburse-ment, including closing balance (cols. 17 to 24, 30, 31 and 32).
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
..	1,05,406	1,33,725	731	..	..	..	1,96,000	7,329	..	1,040	21,219	106	29,694	8,55,922	23,290	13,44,768
..	88,960	69,127	10,057	..	..	41,416	32,014	15,896	6,909	..	16,044	28	38,877	40,130	4,261	3,24,842
..	6,467	31,231	50	..	..	35,301	25,365	7,538	175	157	7,047	..	14,917	12,646	8,136	1,34,113
100	21,912	1,43,850	2,472	..	..	1,59,519	5,02,326	5,707	..	472	14,500	..	20,679	25,641	13,938	8,90,437
..	32,602	67,091	528	..	..	392	75,804	2,089	300	724	8,314	..	11,427	11,738	5,724	2,05,306
..	50	33,066	..	..	..	2	16,165	1,208	..	84	6,121	..	7,413	40,588	1,952	99,236
..	38	58,678	829	..	..	138	44,345	2,397	..	377	5,860	..	8,634	1,878	13,110	1,27,650
..	3,145	29,783	955	..	..	173	16,823	2,436	..	..	3,113	..	5,549	10,485	90	67,003
325	2,984	60,652	2,702	..	..	1,651	20,255	4,884	..	..	5,160	32	10,076	17,825	60	1,16,530
..	427	44,157	..	..	..	..	60,973	2,560	..	414	4,479	..	7,453	50,808	14,935	1,78,753
..	6,334	24,462	1,407	..	..	1,635	39,228	1,260	..	382	1,608	20	3,270	39,391	3,181	1,18,908
..	4,739	1,37,105	3,113	..	..	1,41,005	515	3,889	..	2,192	4,163	..	10,244	3,177	450	3,00,348
425	2,73,064	8,32,927	22,844	..	..	3,81,232	10,29,813	57,193	7,384	5,842	97,628	186	1,68,233	11,10,229	89,127	39,07,894
..	23,543	48,008	..	..	..	13,559	40,862	5,205	..	189	8,839	32	14,265	82,595	78	2,22,910
1,265	24,568	1,07,280	1,583	..	..	2,00,526	69,783	7,799	..	499	15,321	5	23,624	20,850	20,445	4,69,924
..	46,594	40,123	159	..	..	1,378	40,336	9,529	..	134	8,491	..	18,154	34,484	1,632	1,82,860
15	31,624	24,640	1,895	..	..	77,250	21,262	6,838	45	257	8,863	..	16,003	73,782	256	2,46,727
1,280	1,26,329	2,20,051	3,637	..	..	2,92,713	1,72,243	29,371	45	1,079	41,514	37	72,046	2,11,711	22,411	11,22,421
50	25,412	94,095	9,012	..	..	7,059	72,407	16,563	..	352	7,683	40	24,638	1,63,655	625	3,96,953
1,250	13,156	48,057	3,566	..	..	51,617	38,475	5,818	..	406	5,708	..	11,932	9,134	1,364	1,78,551
1,300	38,568	1,42,152	12,578	..	..	58,676	1,10,882	22,381	..	758	13,391	40	36,570	1,72,789	1,989	5,75,504
..	17,197	78,816	128	..	..	422	3,258	10,505	..	172	8,927	..	19,604	30,249	744	1,50,418
725	1,10,143	7,708	22,216	..	..	7,359	28,809	19,926	..	274	9,783	..	29,983	20,635	3,681	2,31,259
501	2,149	75,717	69	..	..	236	76,056	5,051	..	..	5,190	..	10,241	1,75,077	2,319	3,42,365
190	17,234	29,141	3,411	..	..	1,635	21,841	2,456	467	68	6,473	..	9,464	40,163	7,857	1,30,936
21	4,624	42,995	3,201	..	..	88	54,475	1,190	..	230	4,941	..	6,361	96,153	846	2,08,764
..	715	15,075	99	..	..	178	26,162	556	..	9	2,723	..	3,288	30,446	459	76,422
1,437	1,52,062	2,49,452	29,124	..	..	9,918	2,10,601	39,684	467	753	38,037	..	78,941	3,92,723	15,906	11,40,164

STATEMENT

CENTRAL BANKS—RECEIPTS

Classification.	Receipts.														
	Share receipts.	Receipt by loans and deposits from—				Loans and deposits recovered from— [a]			Income realised.				Other items.	Opening balance.	Grand total including opening balance (cols. 2 to 9, 13, 14 and 15).
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.	Interest received.	Sale goods to members.	Other items.	Total income of the year (cols. 10 to 12).			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(b) Central Banks—*contd.*															
Tippera—															
Comilla Central Co-operative Bank, Limited	2,260	19,391	63,946	..	..	..	1,14,495	1,30,604	34,724	..	985	35,709	72,041	714	4,39,160
Tippera Raj Central Co-operative Bank, Limited	..	1,974	..	5	..	..	539	9,958	6,360	..	9	6,369	6,486	1,100	26,431
Chandpur Central Co-operative Bank, Limited	1,296	21,165	53,320	..	..	..	79,366	1,79,552	15,015	..	595	15,610	2,30,461	667	5,81,437
Brahmanbaria Central Co-operative Bank, Limited	625	10,669	..	..	..	..	464	36,133	13,699	..	6,446	20,145	35,992	227	1,04,255
Daudkandi Gauripur Centra Co-operative Bank, Limited ..	352	3,086	9,877	487	..	..	888	33,417	7,699	..	155	7,854	32,456	658	89,075
Matlab Central Co-operative Bank, Limited	25	3,444	..	1,064	..	..	4,116	10,761	10,104	..	65	10,169	10,774	435	40,788
Nabinagar Central Co-operative Bank, Limited	75	7,058	..	2,224	..	..	157	46,603	13,776	..	202	13,978	17,486	17,072	1,04,653
Laksam Central Co-operative Bank, Limited	5,019	3,911	1,12,763	..	..	..	..	53,4 01	13,899	..	1,122	15,021	54,306	6,325	2,50,746
Total ..	9,652	70,698	2,39,906	3,780	..	..	2,00,025	5,00,429	1,15,276	..	9,579	1,24,855	4,60,002	27,198	16,36,545
Rajshahi—															
Rajshahi Central Co-operative Bank Limited ..	890	55,541	20,656	5,696	..	..	32,463	1,20,218	12,245	..	1,633	13,878	56,512	2,908	3,08,763
Puthia Central Co-operative Bank, Limited ..	60	1,016	6,342	94	..	..	..	9,314	3,313	..	238	3,551	26,751	2,301	49,428
Nator Central Co-operative Bank, Limited ..	115	1,872	..	..	..	..	..	25,233	4,542	..	374	4,916	19,905	4,310	56,351
Naogaon Central Co-operative Bank Limited ..	610	7,782	9,143	..	..	..	22,306	45,027	8,702	..	85	8,787	12,789	3,608	1,10,052
Total ..	1,675	66,211	36,141	5,790	..	..	54,769	1,99,792	28,802	..	2,330	31,132	1,15,957	13,127	5,24,594
Malda—															
Malda Central Co-operative Bank, Limited ..	950	35,175	24,353	1,198	..	..	1,58,310	23,081	3,800	..	1,301	5,101	2,52,315	3,314	5,03,797
Chanchalraj Central Co-operative Bank Limited ..	540	18,428	14,495	119	..	..	30,190	13,836	4,139	..	345	4,484	46,377	4,517	1,32,986
Harishchandrapur Central Co-operative Bank, Limited ..	880	12,549	14,595	..	..	..	4,458	17,135	5,629	..	670	6,299	6,289	6,439	68,644
Nawabganj Central Co-operative Bank, Limited	2,235	8	47,736	..	..	..	6,816	34,508	3,109	..	1,354	4,463	1,53,134	1,697	2,50,597
Total ..	4,605	66,160	1,01,179	1,317	..	..	1,99,774	88,560	16,677	..	3,670	20,347	4,58,115	15,967	9,56,024
Pabna—															
Pabna Central Co-operative Bank, Limited ..	500	200	..	..	..	..	3,743	14,450	10,643	..	81	10,724	14,379	704	44,700
Serajganj Central Co-operative Bank, Limited	60	9,160	24,237	25	..	..	3,943	39,998	10,340	..	606	10,946	9,576	42,318	1,40,263
Ullarpara Central Co-operative Bank, Limited	15	1,038	5,135	..	..	..	131	10,909	7,375	..	242	7,617	7,732	252	32,829
Shazadpur Central Co-operative Bank, Limited ..	10	966	..	340	..	..	275	9,372	7,605	..	49	7,654	9,807	667	29,091
Bhanguria Central Co-operative Bank, Limited ..	110	27	14,414	..	..	..	52	8,601	1,853	..	18	1,871	12,988	8	38,071
Total ..	695	11,391	43,786	365	..	..	8,144	83,330	37,816	..	996	38,812	54,482	43,949	2,84,954

G.

AND DISBURSEMENTS.

Disbursements.																
	Loans and deposits repaid to—				Loans to—			Expenses.								
Share capital withdrawn.	Members and non-members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.	Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Total expenditure (cols. 25 to 29).	Other items.	Closing balance.	Grand total. Disbursement, including closing balance (cols. 17 to 24, 30, 31 and 32).
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,32 5	33,628	1,17,358	..	..	..	1,14,149	56,595	22,736	2	142	14,963	51	37,894	73,985	4,226	4,39,160
310	12,369	2,442	845	..	..	531	..	2,790	13	..	4,092	141	7,036	1,659	1,239	26,431
1,575	29,892	82,041	380	..	..	79,105	1,65,988	9,814	..	..	10,391	..	20,205	2,01,515	736	5,81,437
225	16,711	..	..	..	..	1,072	26,867	6,446	..	29	10,551	..	17,026	41,157	1,197	1,04,255
265	3,046	20,511	327	..	..	463	20,930	2,441	..	211	5,205	456	8,313	34,145	1,075	89,075
..	5,720	3,800	810	..	..	4,356	5,734	3,208	..	7	5,783	..	8,998	11,210	160	40,788
..	11,274	11,000	2,498	..	..	331	25,221	5,095	..	95	7,153	..	12,343	41,280	706	1,04,653
..	2,767	47,487	52	..	..	..	1,11,558	9,582	183	359	6,657	..	16,781	65,806	6,295	2,50,746
3,700	1,15,407	2,84,639	4,912	..	..	2,00,007	4,12,893	62,112	198	843	64,795	648	1,28,596	4,70,757	15,634	16,36,545
..	61,707	32,103	2,641	..	..	30,668	97,907	12,660	51	42	9,710	41	22,504	60,532	701	3,08,763
..	1,260	8,090	..	..	..	..	6,383	681	..	20	3,502	..	4,203	28,170	1,322	49,428
..	5,221	19,220	..	..	..	126	1,158	1,186	..	85	4,648	..	5,919	19,049	5,658	56,351
715	21,599	11,539	1,701	..	..	12,611	42,190	907	71	130	8,489	..	9,597	9,318	787	1,10,052
715	89,782	70,952	4,342	..	..	43,405	1,47,638	15,434	122	277	26,349	41	42,223	1,17,069	8,468	5,24,594
170	40,932	16,682	893	..	..	1,51,584	23,867	2,195	..	261	4,460	63	6,979	2,57,094	5,596	5,03,797
..	21,885	7,936	720	..	..	28,040	18,541	2,513	..	102	3,644	2	6,261	47,395	2,208	1,32,986
..	5,229	2,000	..	..	..	466	25,748	14,162	..	182	6,355	9	20,708	10,599	3,894	68,644
..	1,607	34,807	..	..	..	7,107	84,679	2,422	..	510	2,344	18	5,294	1,15,058	2,045	2,50,597
170	69,653	61,425	1,613	..	..	1,87,197	1,52,835	21,292	..	1,055	16,803	92	39,242	4,30,146	13,743	9,56,024
500	7,052	940	34	..	..	3,558	..	573	14	20	6,886	3	7,496	24,022	1,098	44,700
..	52,554	41,698	59	..	..	3,663	23,156	4,148	..	108	7,744	243	12,243	4,055	2,835	1,40,263
..	1,090	11,191	..	..	..	93	5,135	1,940	..	20	4,805	..	6,765	8,495	60	32,829
..	1,066	9,168	495	..	..	271	1	1,984	..	64	3,964	3	6,015	12,032	43	29,091
..	13	7,673	104	..	..	54	12,691	1,714	..	..	1,756	..	3,470	13,639	427	38,071
500	61,775	70,670	692	..	..	7,639	40,983	10,359	14	212	25,155	249	35,989	62,243	4,463	2,84,954

STATEMENT

CENTRAL BANKS—RECEIPTS

Classification.	Receipts. Share receipts.	Receipt by loans and deposits from— Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Loans and deposits recovered from— Individual members.	Provincial and Central Banks.	Societies.	Income realised. Interest received.	Sale of goods to members.	Other items.	Total income of the year (cols. 10 to 12).	Other items.	Opening balance.	Grand total including opening balance (cols. 2 to 9, 13, 14 and 15).
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(b) Central Banks— *concld.*															
Bogra—															
Bogra Central Co-operative Bank, Limited ..	..	36,961	..	78	..	..	3,547	1,44,014	7,092	..	164	7,256	11,937	2,345	2,06,138
Khanjanpur Central Co-operative Bank, Limited	..	92	1,792	1,167	..	..	456	6,362	1,743	..	176	1,919	4,471	465	16,724
Padmapara Central Co-operative Bank, Limited	50	2,058	..	..	..	..	91	17,462	1,475	..	367	1,842	17,845	6,419	45,767
Nawadabaga Central Co-operative Bank, Limited	..	4,715	..	165	..	..	20,637	23,036	2,023	..	256	2,279	7,329	17	58,178
Chandanbaisa Central Co-operative Bank, Limited	85	136	1,528	..	..	..	13,014	15,159	1,380	..	2,674	4,054	2,012	482	36,470
Total ..	135	43,962	3,320	1,410	..	..	37,745	2,06,033	13,713	..	3,637	17,350	43,594	9,728	3,63,277
Rangpur—															
Rangpur Central Co-operative Bank, Limited	1,625	1,085	66,915	..	..	..	86,514	89,839	7,483	100	1,745	9,328	10,583	10,042	2,75,931
Gaibandha Central Co-operative Bank, Limited	3,350	7,167	1,78,685	1,56,743	..	..	33,086	1,33,260	10,365	1,485	830	12,680	67,986	602	5,93,559
Kurigram Central Co-operative Bank, Limited	5,450	6,621	92,239	..	..	..	2,374	59,844	7,783	1,052	968	9,803	14,568	2,468	1,93,367
Nilphamari Central Co-operative Bank, Limited	760	43,140	21,522	115	..	..	1,20,550	32,089	6,933	304	3,320	10,557	1,29,208	10,827	3,68,768
Total ..	11,185	58,013	3,59,361	1,56,858	..	..	2,42,524	3,15,032	32,564	2,941	6,863	42,368	2,22,345	23,939	14,31,625
Dinajpur—															
Dinajpur Central Co-operative Bank, Limited	6,710	53,571	1,34,411	19,542	..	..	..	72,206	6,772	..	938	7,710	21,721	830	3,16,701
Balurghat Central Co-operative Bank, Limited	4,320	35,873	1,16,979	2,875	..	..	650	84,971	12,472	361	60,879	73,712	1,44,421	23,103	4,86,904
Thakurgaon Central Co-operative Bank, Limited	9,147	1,193	87,447	..	..	..	24,277	38,107	5,341	..	3,462	8,803	1,02,602	7,870	2,79,446
Parbatipur Central Co-operative Bank, Limited	3,130	9,196	1,88,659	2,69,279	..	..	97,681	2,43,433	13,030	400	343	13,773	1,86,121	1,534	10,12,806
Total ..	23,307	99,833	5,27,496	2,91,696	..	..	1,22,608	4,38,717	37,615	761	65,622	1,03,998	4,54,865	33,337	20,95,857
Jalpaiguri—															
Jalpaiguri Central Co-operative Bank, Limited	930	13,398	26,355	22,525	..	..	4,587	51,047	10,523	606	631	11,760	16,616	135	1,47,353
Darjeeling—															
Darjeeling Central Co-operative Bank, Limited	..	69	..	..	..	..	1,504	5,325	1,157	8	..	1,165	2,039	31	10,133
Kalimpong Central Co-operative Bank, Limited	1,560	32,632	17,280	2	..	..	1,651	27,361	8,323	682	101	9,106	34,534	3,336	1,27,462
Pedong Central Co-operative Bank, Limited	150	764	6,000	106	..	..	180	11,136	3,858	71	42	3,971	6,943	93	29,343
Total ..	1,710	33,465	23,280	108	..	..	3,335	43,822	13,338	761	143	14,242	43,516	3,460	1,66,938
Total Central Banks	**1,62,996**	**78,92,481**	**37,07,298**	**10,23,385**	..	**220**	**47,43,512**	**60,75,395**	**14,39,616**	**5,069**	**1,97,796**	**16,42,481**	**78,36,368**	**6,51,371**	**3,37,35,507**

G.

AND DISBURSEMENTS.

Disbursements.																
	Loans and deposits repaid to—					Loans to—				Expenses.						
Share capital withdrawn.	Members and non-members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Individual members.	Provincial and Central Banks.	Societies.	Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Total expenditure (cols. 25 to 29).	Other items.	Closing balance.	Grand total. Disbursement, including closing balance (cols. 17 to 24, 30, 31 and 32).
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
..	43,284	2,793	213	..	..	3,624	1,28,658	804	..	9	13,981	2	14,796	12,486	284	2,06,138
..	1,117	5,630	814	..	..	208	1,780	390	..	122	2,999	..	3,511	3,514	150	16,724
320	3,312	13,076	..	..	..	11	..	967	200	6	3,590	9	4,772	24,065	211	45,767
..	6,264	19,487	284	..	..	20,636	..	1,166	..	60	2,474	93	3,793	7,712	2	58,178
..	..	13,100	..	..	..	13,012	1,058	1,591	..	132	5,222	..	6,945	2,339	16	36,470
320	53,977	54,086	1,311	..	..	37,491	1,31,496	4,918	200	329	28,266	104	33,817	50,116	663	3,63,277
5,425	4,613	84,221	..	..	..	85,489	74,167	4,326	..	80	8,572	493	13,471	5,909	2,636	2,75,931
..	11,606	1,79,343	1,43,413	..	..	37,550	1,06,817	14,222	..	585	8,846	814	24,467	75,242	15,121	5,93,559
..	3,644	64,012	..	..	..	1,973	85,344	4,521	..	583	6,238	545	11,887	18,201	8,306	1,93,367
..	47,103	33,089	..	..	..	1,20,550	12,240	8,792	..	137	4,633	720	14,282	1,29,273	12,231	3,68,768
5,425	66,966	3,60,665	1,43,413	..	..	2,45,562	2,78,568	31,861	..	1,385	28,289	2,572	64,107	2,28,625	38,294	14,31,625
..	54,872	80,067	16,031	..	..	..	1,07,330	3,719	..	213	2,634	..	6,566	30,537	21,298	3,16,701
..	48,719	81,001	440	..	..	..	1,16,065	5,068	..	610	5,467	422	11,567	2,12,033	17,079	4,86,904
..	6,055	32,239	..	..	..	23,393	94,681	1,978	..	1,042	3,595	1,320	7,935	1,10 876	4,267	2,79,446
10	6,945	1,46,520	2,63,884	..	..	1,07,810	2,40,714	8,007	..	938	4,421	586	13,952	2,02,700	30,271	10,12,806
10	1,16,591	3,39,827	2,80,355	..	..	1,31,203	5,58,790	18,772	..	2,803	16,117	2,328	40,020	5,56,146	72,915	20,95,857
..	15,859	29,569	25,569	..	..	4,429	34,637	6,222	..	318	5,532	553	12,625	24,661	4	1,47,353
1,720	172	1,974	473	..	..	1,329	724	123	..	30	613	217	983	2,696	62	10,133
840	40,376	13,220	..	..	..	2,446	25,922	4,170	..	..	4,126	728	9,024	32,860	2,774	1,27,462
150	4,151	7,210	..	..	..	324	7,991	756	..	24	1,716	420	2,916	5,881	720	29,343
2,710	44,699	22,404	473	..	..	4,099	34,637	5,049	..	54	6,455	1,365	12,923	41,437	3,556	1,66,938
53,827	**88,60,814**	**43,28,467**	**10,03,914**	..	**97**	**43,60,864**	**50,56,609**	**8,82,499**	**24,935**	**22,510**	**7,91,808**	**9,726**	**17,32,538**	**77,58,788**	**5,79,589**	**3,37,35,507**

STATEMENT

CENTRAL BANKS—

Name of Classification.		Assets.							
		Cash in hand and bank.	Market value of investment.	Loans due by members (individuals).	Loans due by banks and societies.	Interest accrued to the bank.	Present value of stock in hand.	Other items.	Total.
1		2	3	4	5	6	7	8	9
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(a) Provincial banks.									
Bengal Provincial Co-operative Bank, Ltd.	..	88,842	77,51,565	..	1,49,72,958	*32,38,337	1,348	35,13,561	2,95,66,611
(b) Central Banks.									
24-Parganas—									
Taki Central Co-operative Bank, Ltd.	..	8,283	500	..	3,50,283	2,21,819	169	64,141	6,45,195
Nimta ditto ..	..	2,293	500	..	15,088	3,962	..	17,825	39,668
Diamond Harbour ditto ..	..	13,195	500	..	72,694	21,116	277	37,990	1,45,772
Barasat ditto ..	..	323	..	195	1,72,414	69,431	170	65,891	3,08,424
Gosava ditto ..	..	7,351	1,000	..	97,414	277	..	36,790	1,42,832
Total	..	31,445	2,500	195	7,07,893	3,16,605	616	2,22,637	12,81,891
Nadia—									
Nadia Central Co-operative Bank, Ltd.	..	8,086	5,500	..	3,33,273	2,17,524	290	2,57,209	8,21,882
Ranaghat ditto ..	..	3,317	500	..	1,37,909	95,074	225	37,860	2,74,885
Chuadanga ditto ..	..	1,348	500	..	1,65,029	1,17,108	300	86,623	3,70,908
Meherpur ditto ..	..	16,147	500	..	1,63,657	30,618	100	86,859	2,97,881
Kushtia ditto ..	..	3,199	..	..	3,70,800	2,77,315	206	63,938	7,15,458
Total	..	32,097	7,000	..	11,70,668	7,37,639	1,121	5,32,489	24,81,014
Murshidabad—									
Berhampur Central Co-operative Bank, Ltd.	..	2,02,983	83,484	..	2,90,926	1,55,760	293	1,23,090	8,56,536
Lalbagh ditto ..	..	5,546	..	..	2,05,431	1,71,358	339	53,246	4,35,920
Kandi ditto ..	..	5,085	..	..	1,46,500	62,375	150	26,154	2,40,264
Jangipur ditto ..	..	3,365	..	..	1,51,621	85,968	204	42,858	2,84,016
Total	..	2,16,979	83,484	..	7,94,478	4,75,461	986	2,45,348	18,16,736
Jessore—									
Jessore Central Co-operative Bank, Ltd.	..	2,266	825	..	3,89,653	2,32,491	245	1,04,595	7,30,075
Magura ditto ..	..	6,933	..	..	5,03,668	3,58,120	768	72,263	9,41,752
Narail ditto ..	..	2,391	..	..	3,29,696	2,82,638	..	58,025	6,72,750
Jhenidah ditto ..	..	28,447	..	..	85,743	7,734	..	15,107	1,37,031
Total	..	40,037	825	..	13,08,760	8,80,983	1,013	2,49,990	24,81,608
Khulna—									
Raruli Central Co-operative Bank, Ltd.	..	5,294	..	..	2,38,906	99,654	279	54,323	3,98,456
Khulna ditto ..	..	25,942	..	..	4,09,900	1,17,127	..	1,10,261	6,63,230
Bagerhat ditto ..	..	711	500	..	2,17,283	78,932	1,785	82,926	3,82,137
Shatkhira ditto ..	..	2,468	..	..	16,299	353	188	8,665	27,973
Total	..	34,415	500	..	8,82,388	2,96,066	2,252	2,56,175	14,71,796
Burdwan—									
Burdwan Central Co-operative Bank, Ltd.	..	65,830	4,82,984	..	4,93,824	2,01,903	254	13,79,545	26,24,340
Kalna ditto ..	..	8,186	..	..	2,26,835	72,160	788	1,05,834	4,13,803
Katwa ditto ..	..	21,449	2,500	..	1,37,793	46,067	17	50,616	2,58,622
Asansol ditto ..	..	17,584	500	..	87,998	12,688	129	16,069	1,34,967
Total	..	1,13,049	4,85,984	..	9,46,630	3,32,818	1,187	15,52,064	34,31,732
Birbhum—									
Birbhum Central Co-operative Bank, Ltd.	..	2,750	500	..	2,49,057	1,04,180	356	1,41,430	4,98,273
Rampurhat ditto ..	..	5,654	..	..	2,49,687	81,126	1,109	1,25,069	4,62,645
Viswavarati ditto ..	..	13,690	500	..	1,75,450	63,495	669	48,332	3,02,136
Nalhati ditto ..	..	3,397	..	..	2,65,922	1,11,865	849	68,083	4,50,116
Total	..	25,491	1,000	..	9,40,116	3,60,666	2,983	3,82,914	17,13,170

*Includes interest due on cash credits and overdrafts.

H.

BALANCE SHEET.

Liabilities.												
Loans and deposits from members and non-members in an individual capacity.	Loans and deposits from Provincial and Central Banks.	Loans and deposits from societies.	Loans from Government.	Share capital paid up.	Interest due by the bank.	Cost of management due.	Other items.	Reserve fund under section 33 of Act II of 1912.	Other funds, e. g., building fund, etc.	Other undistributed profits carried forward.	Total.	Profit + and loss − (column 14, Profit and Loss Statement).
10	11	12	13	14	15	16	17	18	19	20	21	22
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,41,09,422	31,79,310	24,38,066	33,67,000	19,40,300	4,03,536	15,378	17,628	7,80,193	31,01,868	902	2,93,53,603	+2,13,008
2,16,873	1,25,331	13,129	..	77,665	47,382	1,309	9,859	55,136	69,795	17,523	6,34,002	+11,193
16,909	1,180	8,855	..	2,875	846	..	31	4,047	4,628	103	39,474	+194
69,213	20,000	2,170	..	19,516	2,065	207	1,447	8,220	19,768	1,069	1,43,675	+2,097
1,88,038	29,826	9,760	..	27,110	6,289	414	97	21,881	15,054	5,786	3,04,255	+4,169
1,01,227	..	19,712	..	4,775	2,873	10	759	4,548	5,430	996	1,40,330	+2,502
5,92,260	1,76,337	53,626	..	1,31,941	59,455	1,940	12,193	93,832	1,14,675	25,477	12,61,736	+20,155
6,52,425	2,000	28,652	..	52,368	6,326	284	2,263	40,000	19,166	..	8,03,484	+18,398
1,04,056	59,288	4,059	..	29,004	9,699	266	174	18,237	37,697	8,215	2,70,695	+4,190
1,80,791	62,784	1,346	..	23,885	9,214	262	631	16,575	44,709	23,178	3,63,375	+7,533
1,69,611	..	19,500	..	37,462	4,793	562	8,214	24,641	28,859	17	2,93,659	+4,222
1,73,900	2,64,391	4,120	..	60,320	74,047	540	2,208	44,795	26,784	38,056	6,89,161	+26,297
12,80,783	3,88,463	57,677	..	2,03,039	1,04,079	1,914	13,490	1,44,248	1,57,215	69,466	24,20,374	+60,640
6,35,725	..	39,164	..	56,370	12,546	946	928	41,000	60,558	4,552	8,51,789	+4,747
2,41,314	32,295	9,392	..	31,995	32,109	1,259	4,895	21,510	44,918	9,564	4,29,251	+6,669
1,14,127	51,100	5,193	..	23,210	4,254	211	2,062	12,322	20,056	4,760	2,37,295	+2,969
1,59,219	5,551	983	..	37,056	6,807	295	2,305	21,825	40,116	5,196	2,79,353	+4,663
11,50,385	88,946	54,732	..	1,48,631	55,716	2,711	10,190	96,657	1,65,648	24,072	17,97,688	+19,048
4,11,529	41,193	15,943	..	71,000	10,447	1,279	9,497	94,737	57,573	..	7,13,198	+16,877
5,40,787	88,665	6,053	..	65,165	19,051	900	3,405	65,600	47,195	1,04,190	9,41,011	+741
3,36,374	65,208	6,491	..	48,484	92,473	1,362	4,087	32,375	54,681	22,118	6,63,653	+9,097
12,025	90,863	286	..	13,319	2,477	128	7,826	2,785	2,250	3,311	1,35,270	+1,761
13,00,715	2,85,929	28,773	..	1,97,968	1,24,448	3,669	24,815	1,95,497	1,61,699	1,29,619	24,53,132	+28,476
1,73,454	48,360	50,083	..	39,260	14,024	321	1,002	22,300	33,977	7,783	3,90,564	+7,892
3,40,034	54,888	25,903	..	66,370	15,552	882	346	1,46,121	2,216	..	6,52,312	+10,918
2,04,267	40,576	27,410	..	44,111	15,524	2,461	4,890	17,395	19,857	..	3,76,491	+5,646
166	15,532	137	..	9,640	434	216	140	472	..	..	26,737	+1,236
7,17,921	1,59,356	1,03,533	..	1,59,381	45,534	3,880	6,378	1,86,288	56,050	7,783	14,46,104	+25,692
21,30,286	..	3,723	..	1,14,530	26,832	3,038	2,510	1,44,190	1,20,555	52,484	25,98,512	+25,828
2,35,563	24,202	17,354	..	42,002	3,119	231	716	20,910	49,495	6,566	4,00,158	+13,645
90,127	1,08,196	..	..	21,965	6,100	256	5,866	5,200	12,800	308	2,50,818	+7,804
99,427	3,366	2,157	..	17,815	1,836	137	192	3,600	3,208	1,232	1,32,970	+1,997
25,55,403	1,35,764	23,234	..	1,96,312	37,887	3,662	9,284	1,73,900	1,86,058	60,954	33,82,458	+49,274
3,34,972	..	23,753	..	51,035	13,047	667	4	29,687	44,351	..	4,97,516	+757
2,87,416	25,932	18,134	..	33,205	11,909	..	1,015	35,000	45,482	158	4,58,251	+4,394
1,47,158	61,691	922	..	43,788	11,085	787	555	10,260	23,084	81	2,99,411	+2,725
1,15,941	1,62,403	13,435	..	49,350	17,107	273	4,394	27,405	50,880	..	4,41,188	+8,928
8,85,487	2,50,026	56,244	..	1,77,378	53,148	1,727	5,968	1,02,352	1,63,797	239	16,96,366	16,804

STATEMENT

CENTRAL BANKS—

Name of Classification.	Assets. Cash in hand and bank.	Market value of investment.	Loans due by members (individuals).	Loans due by banks and societies.	Interest accrued to the bank.	Present value of stock in hand.	Other items.	Total.
1	2	3	4	5	6	7	8	9
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(b) Central Banks—*continued.*								
Midnapore—								
Midnapore Central Co-operative Bank, Ltd. ..	1,26,025	500	..	3,05,456	29,469	..	5,06,412	9,67,862
Khelarbalarampur ditto	18,426	..	..	87,231	28,834	46	43,399	1,77,936
Tamluk ditto	95,625	4,500	..	2,53,919	70,135	..	2,56,266	6,80,445
Mugbaria ditto	2,621	..	..	1,15,081	32,743	82	55,075	2,05,602
Belebara ditto	23,808	..	..	80,783	8,602	145	57,657	1,70,995
Balagaria ditto	8,643	..	..	90,463	14,038	75	24,955	1,38,174
Ghatal ditto ..	3,112	..	..	1,07,293	18,723	181	22,181	1,51,490
Total ..	2,78,260	5,000	..	10,40,226	2,02,544	529	9,65,945	24,92,504
Bankura—								
Bankura Central Co-operative Bank, Ltd. ..	22,215	4,500	..	2,09,859	76,831	411	2,37,736	5,51,552
Bishnupur ditto	1,488	..	..	29,852	4,862	85	2,810	39,097
Total ..	23,703	4,500	..	2,39,711	81,693	496	2,40,546	5,90,649
Hooghly—								
Hooghly Central Co-operative Bank, Ltd. ..	11,064	20,355	..	3,24,044	1,72,544	132	1,31,826	6,59,965
Arambagh ditto	1,324	2,973	..	71,173	14,812	232	11,447	1,01,961
Total ..	12,388	23,328	..	3,95,217	1,87,356	364	1,43,273	7,61,926
Howrah—								
Howrah Central Co-operative Bank, Ltd. ..	..	..	..	..	..	..	..	..
Ulubaria ditto	12,910	..	..	42,950	10,128	135	12,322	78,445
Total ..	12,910	..	..	42,950	10,128	135	12,322	78,445
Dacca—								
Dacca Central Co-operative Bank, Ltd. ..	197	85,935	..	7,37,310	3,15,972	62	1,26,633	12,66,109
Narayanganj ditto	26,389	..	..	5,88,546	3,28,124	344	1,19,281	10,62,684
Manikganj ditto	2,176	3,056	..	2,27,563	1,55,447	..	43,411	4,31,653
Bikrampur ditto	6,844	7,086	..	2,09,546	1,30,000	107	54,420	4,08,003
Raipura ditto	3,719	11,313	..	6,83,765	3,11,997	334	1,57,299	11,68,427
Baira ditto	.. 303	..	..	1,08,883	77,366	49	30,262	2,16,863
Tangi ditto	754	..	..	1,57,297	1,14,285	..	58,655	3,30,991
Ichapura ditto	867	..	..	1,15,395	36,176	99	19,696	1,72,233
Kaliganj ditto	16	..	..	1,52,941	61,886	291	19,983	2,35,117
Total ..	41,265	1,07,390	..	29,81,246	15,31,253	1,286	6,29,640	52,92,080
Mymensingh—								
Mymensingh Central Co-operative Bank, Ltd. ..	23,290	500	..	23,59,905	15,70,172	..	3,35,173	42,89,040
Jamalpur ditto ..	4,261	21,292	..	6,51,516	3,25,160	71	1,55,796	11,58,096
Kishoreganj ditto	8,136	7,550	..	3,79,732	1,71,323	163	89,453	6,56,357
Tangail ditto	16,030	..	..	10,51,997	1,06,945	238	82,232	12,57,442
Netrokona ditto	9,733	..	..	3,47,149	2,67,637	974	1,08,583	7,34,076
Pingna ditto	3,536	..	..	3,31,856	1,56,807	241	42,599	5,35,039
Dhanbari ditto	13,586	..	..	2,47,109	1,08,271	494	34,081	4,03,541
Sharishabari ditto	3,407	..	..	1,41,384	66,617	83	21,426	2,32,917
Madarganj ditto	2,247	10,580	..	1,74,100	50,823	9	37,709	2,75,468
Ghaffargaon ditto	14,935	..	..	1,95,320	67,296	237	30,052	3,07,840
Bhaira ditto	3,181	..	..	57,511	2,282	50	4,888	67,912
Nagarpur Arshadali ditto	1,640	..	..	4,246	210	660	14,163	20,919
Total ..	1,03,982	39,922	..	59,41,825	28,93,543	3,220	9,56,155	99,38,647

H.

BALANCE SHEET.

Liabilities.												
Loans and deposits from members and non-members in an individual capacity.	Loans and deposits from Provincial and Central Banks.	Loans and deposits from societies.	Loans from Government.	Share capital paid up.	Interest due by the bank.	Cost of management due.	Other items.	Reserve fund under section 33 of Act II of 1912.	Other funds, *e. g.*, building fund, etc.	Other undistributed profits carried forward.	Total.	Profit + and loss— (column 14, Profit and Loss Statement).
10	11	12	13	14	15	16	17	18	19	20	21	22
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
6,17,143	18,765	39,401	..	1,05,920	16,398	1,542	1,597	82,200	61,499	10,790	9,55,255	+12,607
75,458	..	17,012	..	33,820	4,260	669	15	23,050	21,206	8	1,75,498	+2,438
4,66,743	..	20,473	..	59,555	6,692	1,338	3,374	39,020	62,907	10,693	6,70,795	+9,650
80,801	36,741	11,182	..	33,790	5,035	72	264	16,411	19,997	1	2,04,294	+1,308
93,835	..	7,888	..	23,530	4,377	194	25	15,600	22,180	2,186	1,69,824	+1,171
86,328	..	9,211	..	19,670	7,076	601	456	5,325	7,306	..	1,35,973	+2,201
63,979	11,832	23,547	..	24,275	4,207	262	537	3,885	9,223	6,910	1,48,657	+2,833
14,84,287	67,338	1,28,714	..	3,00,560	48,045	4,678	6,268	1,85,491	2,04,327	30,588	24,60,296	+32,208
3,55,221	..	32,671	..	62,360	6,776	990	3,017	31,300	21,745	30,672	5,44,752	+6,800
21,503	..	4,417	..	7,035	618	102	259	1,867	2,615	543	38,959	+138
3,76,724	..	37,088	..	69,395	7,394	1,092	3,276	33,167	24,360	31,215	5,83,711	+6,938
3,49,335	7,736	98,988	..	66,515	10,206	1,726	6,465	17,261	23,388	68,722	6,50,342	+9,623
36,502	28,640	2,952	..	11,270	7,434	227	495	4,985	6,733	1,484	1,00,722	+1,239
3,85,837	36,376	1,01,940	..	77,785	17,640	1,953	6,960	22,246	30,121	70,206	7,51,064	+10,862
..	..	..	..	..	..	..	..	..	..	..	..	..
52,409	..	6,031	..	8,610	1,893	27	273	2,837	4,030	1,399	77,509	+936
52,409	..	6,031	..	8,610	1,893	27	273	2,837	4,030	1,399	77,509	+936
6,99,555	59,322	32,115	..	1,32,940	29,494	1,801	959	1,42,124	55,959	92,813	12,47,082	+19,027
1,74,583	4,84,409	3,710	..	83,745	88,131	1,685	746	62,631	1,02,000	35,819	10,38,459	+24,225
1,73,625	88,537	3,481	..	47,952	35,370	693	3,516	31,700	44,480	..	4,29,354	+2,299
58,944	1,26,300	337	..	45,240	7,900	374	74	48,100	1,12,988	291	4,00,448	+7,555
93,569	6,80,000	12,212	..	87,150	98,413	2,020	127	67,000	1,21,453	1,025	11,62,969	+5,458
17,637	1,22,470	753	..	19,700	20,662	239	256	9,370	24,140	5	2,15,232	+1,631
80,277	1,26,525	373	..	21,615	55,222	1,109	..	11,645	27,765	..	3,24,532	+6,459
25,267	91,708	194	..	16,675	8,816	567	..	7,756	17,996	..	1,70,746	+1,487
65,517	1,06,152	221	..	21,560	27,146	476	196	10,300	3,184	..	2,34,752	+365
13,88,974	18,86,323	55,163	..	4,76,577	3,71,154	8,964	5,874	3,90,626	5,09,966	1,29,953	52,23,574	+68,506
15,38,672	6,39,723	30,644	..	2,92,365	3,74,024	1,150	37,159	3,71,664	1,33,374	7,12,935	41,31,710	+1,57,330
2,78,808	3,51,474	92,966	..	90,720	59,016	751	2,236	1,03,298	1,37,443	21,607	11,38,319	+19,777
1,67,979	1,92,860	5,260	..	64,775	49,348	889	5,944	52,172	42,933	63,482	6,45,642	+10,715
3,10,208	3,96,799	21,034	..	1,14,470	1,67,675	1,171	2,407	86,483	75,100	63,736	12,39,083	+18,359
48,586	3,75,037	8,344	..	44,158	1,81,898	1,355	119	22,623	43,386	2,555	7,28,061	+6,015
79,948	2,17,284	4,466	..	39,140	98,039	540	702	25,756	51,639	12,302	5,29,816	+5,223
6,564	2,42,278	6,549	..	34,260	74,839	338	420	10,805	22,982	2,957	4,01,992	+1,549
18,105	1,35,922	5,807	..	18,311	26,243	327	570	9,152	16,160	1,659	2,32,256	+661
10,898	1,48,000	38,489	..	29,825	15,421	372	49	12,551	13,043	5,084	2,73,732	+1,736
14,507	2,02,612	29	..	26,338	29,800	633	1,123	10,315	14,550	5,957	3,05,864	+1,976
6,796	44,680	2,337	..	9,847	991	78	316	1,068	79	941	67,133	+779
..	3,975	3,080	..	14,011	109	182	..	51	..	..	21,408	−489
24,81,071	29,50,644	2,19,005	..	7,78,220	10,77,403	7,786	51,045	7,05,938	5,50,680	8,93,215	97,15,016	+2,23,631

STATEMENT

CENTRAL BANKS—

Name of Classification.	Assets.							
	Cash in hand and bank.	Market value of investment.	Loans due by members (individuals).	Loans due by banks and societies.	Interest accrued to the bank.	Present value of stock in hand.	Other items.	Total.
1	2	3	4	5	6	7	8	9
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(b) Central Banks.								
Bakarganj—								
Barisal Central Co-operative Bank, Ltd. ..	32,128	34,670	..	11,67,346	2,51,517	633	3,86,800	18,73,094
Mathbaria ditto	11,883	2,381	..	2,24,836	95,230	352	42,274	3,76,956
Patuakhali ditto	5,998	..	..	1,91,958	1,27,689	283	82,628	4,08,556
Bhola ditto	3,640	600	..	3,35,206	1,53,162	548	86,910	5,80,066
Chakhar ditto	12,297	..	..	55,940	549	541	9,628	78,955
Khepupara ditto	4,710	1,000	..	3,84,984	2,64,520	745	1,32,481	7,88,440
Perojpur ditto	4,102	1,700	..	93,706	33,828	164	26,816	1,60,316
Barguna ditto	Commenced no work.							
Total ..	74,758	40,351	..	24,53,976	9,26,495	3,266	7,67,537	42,66,383
Faridpur—								
Faridpur Central Co-operative Bank, Ltd. ..	3,613	19,000	861	4,01,440	3,23,699	..	1,02,647	8,51,260
Madaripur ditto	21,503	500	..	6,70,733	5,13,999	..	1,46,021	13,52,756
Goalundo ditto	7,833	2,500	..	3,36,585	1,54,834	..	62,136	5,63,888
Gopalganj ditto	256	..	..	2,59,785	1,23,952	458	65,631	4,50,082
Total ..	33,205	22,000	861	16,68,543	11,16,484	458	3,76,435	32,17,986
Chittagong—								
Chittagong Central Co-operative Bank, Ltd. ..	625	5,000	..	3,59,505	1,08,005	155	2,03,786	6,77,076
Cox's Bazar ditto	1,364	..	..	1,19,889	28,860	486	47,457	1,98,056
Total ..	1,989	5,000	..	4,79,394	1,36,865	641	2,51,243	8,75,132
Noakhali—								
Noakhali Central Co-operative Bank, Ltd. ..	744	500	..	3,73,136	1,50,289	1,010	96,955	6,22,634
Feni ditto	3,681	1,000	..	3,72,150	1,13,294	700	1,57,299	6,48,124
Hatya ditto	2,319	..	..	1,69,121	1,25,095	514	91,269	3,88,318
Sandwip ditto	7,857	500	..	2,15,066	80,724	290	37,040	3,41,477
Lakshmipur ditto	846	..	..	2,09,022	1,34,727	363	43,136	3,88,094
Raipur ditto	459	..	..	88,170	36,037	140	82,356	2,07,162
Total ..	15,906	2,000	..	14,26,665	6,40,166	3,017	5,08,055	25,95,809
Tippera—								
Comilla Central Co-operative Bank, Ltd. ..	4,226	10,688	..	7,18,704	3,55,630	384	4,10,524	15,00,156
Tippera Raj ditto	1,239	500	..	2,38,227	1,55,412	..	40,685	4,36,063
Chandpur ditto	736	500	..	5,88,502	2,79,604	345	2,05,693	10,75,380
Brahmanbaria ditto	1,197	7,200	..	5,19,767	3,19,985	592	1,74,978	10,23,719
Daudkandi-Gauripur ditto	1,075	..	..	2,77,311	1,72,569	199	98,440	5,49,594
Matlab ditto	160	500	..	3,52,986	1,88,224	306	1,06,973	6,49,149
Nabinagar ditto	706	..	..	3,47,086	1,88,197	317	76,801	6,13,107
Laksama ditto	6,295	500	..	2,97,393	85,543	342	41,388	4,31,461
Total ..	15,634	19,888	..	33,39,976	17,45,164	2,485	11,55,482	62,78,629
Rajshahi—								
Rajshahi Central Co-operative Bank, Ltd. ..	11,516	500	..	2,84,709	1,27,941	219	42,778	4,67,663
Puthia ditto	1,322	..	..	1,47,259	69,918	171	12,062	2,30,732
Natore ditto	5,658	..	..	1,07,238	83,977	96	44,255	2,41,224
Naogaon ditto	7,251	12,500	..	2,35,887	92,665	152	75,869	4,24,324
Total ..	25,747	13,000	..	7,75,093	3,74,501	638	1,74,964	13,63,943

H.

BALANCE SHEET.

Liabilities.												
Loans and deposits from members and non-members in an individual capacity.	Loans and deposits from Provincial and Central Banks.	Loans and deposits from societies.	Loans from Government.	Share capital paid up.	Interest due by the bank.	Cost of management due.	Other items.	Reserve fund under section 33 of Act II of 1912.	Other funds, e. g., building fund, etc.	Other undistributed profits carried forward.	Total.	Profit + and loss— (column 14, Profit and Loss Statement).
10	11	12	13	14	15	16	17	18	19	20	21	22
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
11,11,825	52,351	92,147	..	1,24,335	21,551	2,384	2,92,312	1,29,500	63,435	4	18,89,844	−16,750
43,980	1,70,119	16,441	..	44,000	21,364	700	43	32,170	33,785	6,472	3,69,074	+7,882
90,668	1,07,375	5,198	..	33,066	14,069	478	244	40,285	42,414	67,631	4,01,428	+7,128
92,667	2,98,733	11,271	..	44,111	57,511	479	167	23,736	52,053	642	5,81,370	−1,304
6,390	59,779	690	..	9,615	544	84	1,098	377	..	..	78,577	+378
8,307	2,85,567	22,906	..	97,252	53,814	501	8,972	1,09,874	1,65,938	..	7,53,131	+35,309
91,104	15,239	5,209	..	20,775	5,845	329	750	6,275	13,453	..	1,58,979	+1,337
14,44,941	9 89,163	1,53,862	..	3,73,154	1,74,698	4,955	3,03,586	3,42,217	3,71,078	74,749	42,32.403	+33,980
3,59,965	92,750	4,592	..	62,665	61,265	560	1,033	1,03,023	1,09,934	36,399	8,32,186	+19,074
1,97,834	6,36,236	14,187	..	98,350	1,35,887	1,187	..	66,785	1,28,632	40,363	13,19,461	+33,295
2,98,884	71,063	4,512	..	49,175	16,979	632	164	53,610	50,815	10,202	5,56,036	+7,852
2,45,674	21,460	11,692	..	49,475	19,006	811	1,991	37,187	53,879	2,369	4,43,544	+6,538
11,02,357	8,21,509	34,983	..	2,59,665	2,33,137	3,190	3,188	2,60,605	3,43,260	89,333	31,51,227	+66,759
2,06,465	4,915	2,28,820	..	95,302	14,643	1,013	1,854	49,560	63,666	28	6,66,266	+10,810
39,865	88,246	24,001	..	24,637	10,454	444	180	6,572	2,214	1,082	1,97,695	+361
2,46,330	93,161	2,52,821	..	1,19,939	25,097	1,457	2,034	56,132	65,880	1,110	8,63,961	+11,171
2,62,433	1,10,150	52,673	..	66,500	41,541	1,846	1,972	36,667	20,728	24,108	6,18,618	+4,016
4,30,418	10,457	24,982	..	61,875	15,000	628	1,489	50,000	34,900	10,262	6,40,011	+8,113
36,704	1,51,100	20,601	..	36,229	1,00,005	657	1,972	14,125	22,183	2,949	3,86,525	+1,793
96,662	1,39,600	9,396	..	39,310	24,505	742	3,811	14,424	11,927	681	3,41,058	+419
39,591	1,74,174	11,385	..	35,738	74,735	433	1,688	18,550	16,211	8,971	3,81,476	+6,618
3,860	1,39,080	1,990	..	11,453	37,080	346	709	4,964	5,490	921	2,05,893	+1,269
8,69,668	7,24,561	1,21,027	..	2,51,105	2,92,866	4,652	11,641	1,38,730	1,11,439	47,892	25,73,581	+22,228
5,30,899	5,30,016	2,151	..	1,28,880	1,31,707	375	2,372	1,03,219	41,359	14,111	14,85,089	+15,067
2,07,093	35,750	11,131	..	42,410	46,093	1,164	299	32,311	11,288	31,742	4,19,281	+16,782
3,23,035	3,05,720	8,960	..	1,10,429	87,835	1,007	4,098	97,031	1,11,155	10,269	10,59,539	+15,841
2,14,441	3,96,000	15,157	..	77 985	1,61,280	759	6,398	51,984	50,953	29,565	10,04,522	+19,197
11,949	3,16,891	1,668	..	40,813	97,868	735	433	21,200	45,053	7,135	5,43,745	+5,849
30,397	3,68,000	3,139	..	53,785	80,723	532	1,774	32,219	58,048	13,192	6,41,809	+7,340
28,076	3,65,000	10,399	..	49,450	94,730	793	593	17,233	39,171	2,843	6,08,288	+4,819
12,800	2,75,533	5,121	..	43,217	57 216	408	2 317	7,078	19,297	5,936	4,28,923	+2,538
13,58,690	25,92,910	57,726	..	5,46,969	7,57,452	5,773	18,284	3,62,275	3,76,324	1,14,793	61,91,196	+87,433
2,21,748	64,656	8,576	..	53,095	9,334	1,069	12,581	35,927	48,855	5,077	4,60,918	+6,745
1,00,992	30,886	6,200	..	22,027	23,791	1,114	810	12,967	24,296	3,661	2,26,744	+3,988
79,465	63,315	678	..	28,370	17,769	2,155	19,086	10,993	2,517	11,633	2,35,981	+5,243
1,95,561	16,161	33,017	..	52,140	5,730	289	360	37,359	63,602	9,632	4,13,851	+10,473
5,97,766	1,75,018	48,471	..	1,55,632	56,624	4,627	32,837	97,246	1,39,270	30,003	13,37,494	+26,449

Name of Classification.	Assets.							
	Cash in hand and bank.	Market value of investment.	Loans due by members (individuals).	Loans due by banks and societies.	Interest accrued to the bank.	Present value of stock in hand.	Other items.	Total.
1	2	3	4	5	6	7	8	9
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(b) Central Banks—*concld.*								
Malda—								
Malda Central Co-operative Bank, Limited ..	9,704	10,469	..	1,56,721	86,339	147	60,618	3,23,998
Chanchal Raj ditto	2,208	3,363	..	1,19,610	66,990	98	13,801	2,06,070
Harishchandrapur ditto	6,127	500	..	1,24,465	71,545	238	34,245	2,37,120
Nawabganj ditto	2,492	..	..	85,777	34,875	50	12,749	1,35,943
Total ..	20,531	14,332	..	4,86,573	2,59,749	533	1,21,413	9,03,131
Pabna—								
Pabna Central Co-operative Bank, Limited ..	9,822	500	..	3,22,530	2,89,113	229	3,12,008	9,34,202
Serajganj ditto	3,051	500	..	4,96,835	2,91,338	495	41,113	8,33,332
Ullapara ditto	60	500	..	2,35,460	1,52,525	375	63,108	4,52,028
Shazadpur ditto	5,331	500	..	2,90,872	2,21,809	425	55,252	5,74,189
Bhanguria ditto	640	..	..	82,935	51,861	44	10,655	1,46,135
Total ..	18,904	2,000	..	14,28,632	10,06,646	1,568	4,82,136	29,39,886
Bogra—								
Bogra Central Co-operative Bank, Limited ..	12,187	500	..	7,55,545	6,83,721	1,933	2,59,260	17,13,146
Khanjanpur ditto	475	500	..	1,35,684	84,471	151	23,829	2,45,110
Padmapara ditto	1,029	500	..	1,58,701	97,145	117	35,014	2,92,506
Nawadaboga ditto	532	500	..	1,18,193	55,313	110	10,502	1,85,150
Chandanbaisa ditto	24	500	..	2,22,902	99,060	65	12,342	3,34,893
Total ..	14,247	2,500	..	13,91,025	10,19,710	2,376	3,40,947	27,70,805
Rangpur—								
Rangpur Central Co-operative Bank, Limited ..	2,636	33,996	..	2,74,040	1,68,885	47	1,02,644	5,82,248
Gaibandha ditto	15,121	46,640	..	3,57,962	1,60,809	687	37,909	6,19,128
Kurigram ditto	8,306	21,859	..	2,60,274	1,57,956	486	6,996	4,55,877
Nilphamari ditto	12,231	22,005	..	1,84,161	1,29,842	558	20,961	3,69,758
Total ..	38,294	1,24,500	..	10,76,437	6,17,492	1,778	1,68,510	20,27,011
Dinajpur—								
Dinajpur Central Co-operative Bank, Limited ..	21,298	15,975	..	1,92,662	55,576	449	24,732	3,10,692
Balurghat ditto	17,079	24,755	..	2,97,101	65,842	178	29,817	4,34,772
Thakurgaon ditto	4,267	19,198	..	2,52,239	62,070	201	28,203	3,66,178
Parbatipur ditto	30,271	21,345	..	1,38,523	3,334	718	22,244	2,16,435
Total ..	72,915	81,273	..	8,80,525	1,86,822	1,546	1,04,996	13,28,077
Jalpaiguri—								
Jalpaiguri Central Co-operative Bank, Limited	4	20,552	..	97,043	22,732	239	34,768	1,75,388
Darjeeling—								
Darjeeling Central Co-operative Bank, Limited	62	6,831	..	40,051	7,829	588	41,362	96,723
Kalimpong ditto	2,774	16,938	..	2,48,205	1,20,845	823	29,994	4,19,579
Pedong ditto ..	720	15,385	..	81,029	24,782	517	4,970	21,27,403
Total ..	3,556	39,154	..	3,69,285	1,53,456	1,928	76,326	6,43,705
Total Central Banks ..	**13,01,711**	**11,47,983**	**1,056**	**3,32,65,275**	**1,65,13,037**	**36,661**	**1,09,52,310**	**6,32,18,033**

H.

BALANCE SHEET.

Liabilities.												
Loans and deposits from members and non-members in an individual capacity.	Loans and deposits from Provincial and Central Banks.	Loans and deposits from societies.	Loans from Government.	Share capital paid up.	Interest due by the bank.	Cost of management due.	Other items.	Reserve fund under section 33 of Act II of 1912.	Other funds, e. g., building fund, etc.	Other undistributed profits carried forward.	Total.	Profit + and loss— (column 14, Profit and Loss Statement).
10	11	12	13	14	15	16	17	18	19	20	21	22
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,30,266	66,134	8,974	..	36,160	32,174	406	2,339	19,409	16,277	7,070	3,19,209	+4,789
1,25,799	12,398	3,835	..	19,400	5,689	490	2,056	11,228	23,428	1,116	2,05,439	+631
1,00,078	62,295	5,435	..	21,010	9,578	794	3,750	10,335	18,235	2,957	2,34,467	+2,653
18,460	67,368	289	..	11,910	15,339	512	3,613	5,682	7,748	3,818	1,34,739	+1,204
3,74,603	2,08,195	18,533	..	88,480	62,780	2,202	11,758	46,654	65,688	14,961	8,93,854	+9,277
4,44,383	74,260	16,784	..	1,04,700	55,580	507	4,618	1,04,877	1,13,606	10,920	9,30,235	+3,967
2,50,558	1,35,237	61,891	..	82,790	69,016	..	8,954	70,390	1,13,761	26,185	8,18,782	+14,550
1,29,679	85,135	14,340	..	39,702	89,370	..	6,632	25,964	51,223	3,848	4,45,893	+6,135
1,19,205	1,79,500	8,017	..	41,200	1,29,734	123	1,829	25,794	65,402	..	5,70,804	+3,385
6,220	79,700	4,893	..	11,850	30,730	206	991	3,209	6,640	..	1,44,439	+1,696
9,50,045	5,53,832	1,05,925	..	2,80,242	3,74,430	836	23,024	2,30,234	3,50,632	50,953	29,10,153	+29,733
5,27,436	3,75,412	42,780	..	1,28,205	3,14,409	1,118	8,843	91,572	1,02,517	97,487	16,89,779	+23,367
75,421	70,230	10,321	..	24,870	22,112	597	1,614	11,199	21,420	50	2,37,834	+7,276
28,250	1,32,268	616	..	23,490	50,224	180	663	17,132	36,431	3,053	2,92,307	+199
54,827	63,833	4,217	..	17,300	20,708	460	178	6,036	15,263	..	1,82,822	+2,328
2,630	1,76,956	3,660	..	26,195	95,127	667	1,535	7,158	14,824	3,372	3,32,124	+2,769
6,88,564	8,18,699	61,594	..	2,20,060	5,02,580	3,022	12,833	1,33,097	1,90,455	1,03,962	27,34,866	+35,939
2,22,087	1,83,251	1,831	..	37,669	73,537	673	8,898	21,275	29,230	2,519	5,80,970	+1,278
1,72,931	2,23,646	56,934	..	57,425	20,422	26	7,711	32,974	24,900	11,279	6,08,248	+10,880
61,841	1,86,312	1,466	..	42,995	54,382	439	6,590	30,162	47,485	19,617	4,51,289	+4,588
98,135	1,09,088	5,387	..	31,640	40,471	429	4,207	28,136	45,787	..	3,63,280	+6,478
5,54,994	7,02,297	65,618	..	1,69,729	1,88,812	1,567	27,406	1,12,547	1,47,402	35,415	20,03,787	+23,224
48,953	65,940	7,772	..	28,160	7,392	30	1,02,143	10,900	27,836	..	2,99,126	+11,566
1,42,457	1,62,413	13,668	..	46,405	7,038	409	1,075	23,787	31,138	102	4,28,492	+6,280
60,694	1,82,135	1,132	..	32,433	29,980	360	5,688	15,539	34,720	..	3,62,681	+3,497
2,749	1,75,159	10,931	..	19,290	1,003	257	506	2,500	..	1,764	2,14,159	+2,276
2,54,853	5,85,647	33,503	..	1,26,288	45,413	1,056	1,09,412	52,726	93,694	1,866	13,04,458	+23,619
30,628	83,943	12,242	..	22,490	10,040	222	798	5,305	9,369	..	1,75,037	+301
3,985	42,488	2,466	..	5,960	30,325	..	562	4,479	5,711	..	95,976	+747
1,38,378	97,235	4,893	..	33,490	30,723	314	1,062	34,000	65,357	..	4 05 452	+14,127
13,251	49,224	8,775	..	14,540	6,040	..	1,009	16,267	16,009	..	1,25,115	+2,288
1,55,614	1,88,947	16,134	..	53,990	67,088	314	2,633	54,746	87,077	..	6,26,543	+17,162
2,32,81,309	**1,49,63,384**	**19,08,199**	..	**55,93,540**	**47,94,813**	**77,876**	**7,15,448**	**42,25,593**	**46,80,203**	**20,27,223**	**6,22,67,588**	**+9,50,445**

STATEMENT

CENTRAL BANKS—PROFIT

Classification.	Profit brought forward from last year.	Profit. Interest accrued.	By sale of goods to members.	By purchase and sale of member's products.	Other items.	Total.
1	2	3	4	5	6	7
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(a) Provincial Bank.						
Bengal Provincial Co-operative Bank, Limited ..	902	10,72,236	..	..	4,075	10,76,311
(b) Central Banks.						
24-Parganas—						
Taki Central Co-operative Bank, Limited ..	17,523	30,575	..	..	614	31,189
Nimta ditto ..	103	1,563	..	..	93	1,656
Diamond Harbour ditto ..	1,069	8,457	..	..	1,610	10,067
Baraset ditto ..	5,786	16,995	..	..	420	17,415
Gosava ditto ..	996	8,016	..	..	142	8,158
Total ..	25,477	65,606	..	..	2,879	68,485
Nadia—						
Nadia Central Co-operative Bank, Limited ..	..	30,533	..	..	357	30,890
Ranaghat ditto ..	8,215	10,049	..	..	195	10,244
Chuadanga ditto ..	23,177	14,909	..	..	202	15,111
Meherpur ditto ..	17	18,038	..	..	274	18,312
Kushita ditto ..	38,056	45,686	..	..	35	45,721
Total ..	69,465	1,19,215	..	..	1,063	1,20,278
Murshidabad—						
Berhampur Central Co-operative Bank, Limited ..	4,552	35,748	..	..	1,780	37,528
Lalbagh ditto ..	9,565	12,737	..	..	486	13,223
Kandi ditto ..	4,760	14,028	..	..	245	14,273
Jangipur ditto ..	5,196	14,943	..	..	134	15,077
Total ..	24,073	77,456	..	..	2,645	80,101
Jessore—						
Jessore Central Co-operative Bank, Limited	..	46,623	..	..	1,206	47,829
Magura ditto ..	1,04,190	19,671	..	..	1,478	21,149
Narail ditto ..	22,118	33,498	..	..	219	33,717
Jhenidah ditto ..	3,311	8,222	..	..	812	9,034
Total ..	1,29,619	1,08,014	..	..	3,715	1,11,729
Khulna—						
Raruli Central Co-operative Bank, Limited ..	7,783	25,563	..	..	709	26,272
Khulna ditto ..	..	37,732	..	..	788	38,520
Bagerhat ditto ..	..	29,836	..	..	678	30,514
Satkhira ditto ..	..	5,027	..	..	944	5,971
Total ..	7,783	98,158	..	..	3,119	1,01,277
Burdwan—						
Burdwan Central Co-operative Bank, Limited ..	52,848	1,00,513	..	..	8,101	1,08,614
Kalna ditto ..	6,566	23,640	..	..	1,628	25,268
Katwa ditto ..	308	12,963	..	..	287	13,250
Asansol ditto ..	1,232	8,748	..	..	147	8,895
Total ..	60,954	1,45,864	..	..	10,163	1,56,027
Birbhum—						
Birbhum Central Co-operative Bank, Limited ..	..	27,429	..	..	316	27,745
Rampurhat ditto ..	158	19,784	..	..	253	20,037
Viswabharati ditto ..	81	19,937	..	..	216	20,153
Nalhati ditto ..	..	23,667	..	..	84	23,751
Total ..	239	90,817	..	..	869	91,686

I.

AND LOSS STATEMENT.

Loss.								
Interest due.	Cost of management paid and due.	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.	Total.	Net profit+ or loss− (column 23 of balance sheet).	Amount of column 7, actually received.	Amount of column 13, actually disbursed.
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
7,23,093	72,955	..	1,348	65,907	8,63,303	+2,13,008	6,76,949	7,82,518
11,557	7,980	..	209	250	19,996	+11,193	13,791	15,738
1,038	423	..	1	..	1,462	+194	1,114	1,303
4,049	3,352	..	317	253	7,971	+2,097	9,194	8,082
9,069	3,969	..	..	208	13,246	+4,169	4,875	10,734
4,169	1,476	..	6	4	5,655	+2,502	8,137	5,425
29,882	17,200	..	533	715	48,330	+20,155	37,111	41,282
1,486	6,541	3,637	484	344	12,492	+18,398	19,334	9,210
2,854	3,182	..	16	2	6,054	+4,190	4,229	3,680
2,516	4,743	..	260	59	7,578	+7,533	4,756	6,669
7,087	6,812	..	191	..	14,090	+4,222	18,264	13,900
11,980	7,347	..	2	5	19,424	+26,297	7,398	9,338
25,923	28,715	3,637	953	410	59,638	+60,640	53,981	42,797
24,000	7,630	..	1,126	25	32,781	+4,747	20,650	30,967
1,247	4,417	..	403	488	6,555	+6,668	3,473	6,054
7,853	3,387	..	54	10	11,304	+2,969	9,499	11,250
6,452	3,789	..	172	..	10,413	+4,664	6,872	10,075
39,552	19,223	..	1,755	523	61,053	+19,048	40,494	58,346
17,577	11,592	..	660	1,123	30,952	+16,877	22,653	32,163
7,212	4,929	..	73	8,194	20,408	+741	10,365	8,758
18,775	5,188	..	293	364	24,620	+9,097	8,173	8,188
4,046	2,890	..	22	315	7,273	+1,761	7,558	6,822
47,610	24,599	..	1,048	9,996	83,253	+28,476	48,749	55,931
12,574	5,447	..	359	..	18,380	+7,892	9,844	12,476
18,007	8,476	..	415	704	27,602	+10,918	18,199	26,849
15,325	8,937	..	340	266	24,868	+5,646	18,258	21,002
3,288	1,416	..	31	..	4,735	+1,236	6,755	4,563
49,194	24,276	..	1,145	970	75,585	+25,692	53,056	64,890
55,826	26,680	..	..	280	82,786	+25,828	1,08,614	82,787
4,643	6,196	..	624	160	11,623	+13,645	16,246	11,623
1,001	4,221	..	..	224	5,446	+7,804	4,704	5,446
3,815	3,026	..	30	27	6,898	+1,997	4,193	6,297
65,285	40,123	..	654	691	1,06,753	+49,274	1,33,757	1,06,153
15,641	6,990	..	444	3,913	26,988	+757	7,599	22,527
8,650	6,756	..	237	..	15,643	+4,394	8,491	12,212
9,779	7,428	..	94	127	17,428	+2,725	7,317	17,090
9,216	4,826	..	192	589	14,823	+8,928	2,958	10,673
43,286	26,000	..	967	4,629	74,882	+16,804	26,365	62,502

* Including arrear interest.

STATEMENT

CENTRAL BANKS—PROFIT

Classification.	Profit brought forward from last year.	Profit.				
		Interest accrued.	By sale of goods to members.	By purchase and sale of member's products.	Other items.	Total.
1	2	3	4	5	6	7
(b) Central Banks—*continued.*	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Bankura—						
Bankura Central Co-operative Bank, Ltd.	30,672	26,031	..	..	1,769	27,800
Bishnupur ditto	543	2,669	..	..	115	2,784
Total ..	31,215	28,700	..	..	1,884	30,584
Hooghly—						
Hooghly Central Co-operative Bank, Ltd.	68,722	37,173	..	..	503	37,676
Arambagh ditto	1,484	6,780	..	..	120	6,900
Total ..	70,206	43,953	..	..	623	44,576
Howrah—						
Ulubaria Central Co-operative Bank, Ltd.	1,399	5,557	..	..	59	5,616
Midnapore—						
Midnapore Central Co-operative Bank, Ltd.	10,790	41,465	1	..	543	42,009
Khelar Balarampur ditto	8	8,803	21	..	399	9,223
Tamluk ditto	10,693	31,952	164	..	1,629	33,745
Mugberia ditto	1	10,449	110	..	88	10,647
Belebara ditto	2,186	7,514	84	..	875	8,473
Balagaria ditto	..	8,769	21	..	373	9,163
Ghatal ditto	6,910	9,570	61	..	105	9,736
Total ..	30,588	1,18,522	462	..	4,012	1,22,996
Dacca—						
Dacca Central Co-operative Bank, Ltd.	92,813	73,721	..	..	937	74,658
Narayanganj ditto	35,819	69,314	..	..	280	69,594
Manikganj ditto	..	17,684	..	..	229	17,913
Bikrampur ditto	291	21,910	..	..	254	22,164
Raipura ditto	1,025	57,584	..	..	369	57,953
Baira ditto	5	11,197	..	..	68	11,265
Tangi ditto	..	14,857	..	..	21	14,878
Ichapura ditto	..	10,720	..	..	104	10,824
Kaliganj ditto	..	15,006	..	..	103	15,109
Total ..	1,29,953	2,91,993	..	..	2,365	2,94,358
Mymensingh—						
Mymensingh Central Co-operative Bank, Ltd. ..	..	2,00,015	..	..	5,896	2,05,911
Jamalpur ditto	..	64,686	..	..	577	65,263
Kishoreganj ditto	..	33,236	..	..	306	33,542
Tangail ditto	..	71,350	..	..	423	71,773
Netrakona ditto	..	32,669	..	..	286	32,955
Pingna ditto	..	26,540	..	..	152	26,692
Dhanbari ditto	..	18,667	..	..	143	18,810
Sarisabari ditto	..	11,531	..	..	133	11,664
Madherganj ditto	..	16,712	..	..	211	16,923
Ghaffargaon ditto	..	15,531	..	..	393	15,924
Bhairab ditto	..	3,462	..	..	570	4,032
Nagarpur Arshadali ditto	..	4,562	..	..	1,778	6,340
Total ..	..	4,98,961	..	..	10,868	5,09,829
Bakarganj—						
Barisal Central Co-operative Bank, Ltd.	4	71,477	..	..	1,144	72,621
Mathbaria ditto	6,472	28,264	..	..	3,830	32,094
Patuakhali ditto	67,631	25,291	..	..	24	25,315
Bhola ditto	642	32,261	..	..	538	32,799
Chakhar ditto	..	3,066	..	..	526	3,592
Khepupara ditto	..	43,337	..	..	20,319	63,656
Pirozpur ditto	..	12,870	..	..	323	13,193
Barguna ditto	Not commenced work.					
Total ..	74,749	2,16,566	..	..	26,704	2,43,270
Faridpur—						
Faridpur Central Co-operative Bank, Ltd.	36,399	47,512	..	..	473	47,985
Madaripur ditto	40,363	80,652	..	..	1,190	81,842
Goalundo ditto	10,202	30,945	..	..	96	31,041
Gopalganj ditto	2,369	26,583	..	..	450	27,033
Total ..	89,333	1,85,692	..	..	2,209	1,87,901
Chittagong—						
Chittagong Central Co-operative Bank, Ltd. ..	28	36,817	..	..	2,456	39,273
Cox's Bzar ditto	1,082	13,476	..	..	1,363	14,839
Total ..	1,110	50,293	..	..	3,819	54,112
Noakhali—						
Noakhali Central Co-operative Bank, Ltd. ..	24,108	34,355	..	..	1,191	35,546
Feni ditto	10,262	36,763	..	..	631	37,394
Hatya ditto	2,949	20,038	..	..	505	20,543
Sandwip ditto	681	18,913	..	..	248	19,161
Lakshmipur ditto	8,971	18,842	..	..	337	19,179
Raipura (Noa) ditto	921	7,609	..	..	143	7,752
Total ..	47,892	1,36,520	..	..	3,055	1,39,575

I.

AND LOSS STATEMENT.

Loss.								
Interest due.	Cost of management paid and due.	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.	Total.	Net profit + or loss − (column 23 of balance sheet).	Amount of column 7, actually received.	Amount of column 13, actually disbursed.
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
10,479	9,759	..	353	409	21,000	+6,800	16,414	20,647
1,324	1,311	..	7	4	2,646	+138	2,040	2,460
11,803	11,070	..	360	413	23,646	+6,938	18,454	23,107
17,823	10,138	..	80	12	28,053	+9,623	15,398	27,568
3,531	2,087	..	23	20	5,661	+1,239	3,929	3,891
21,354	12,225	..	103	32	33,714	+10,862	19,327	31,459
2,230	2,125	..	15	310	4,680	+936	5,180	4,561
15,633	12,870	..	637	262	29,402	+12,607	40,606	29,402
3,086	3,267	..	241	191	6,785	+2,438	5,083	6,398
13,672	10,290	..	76	57	24,095	+9,650	27,553	24,095
5,203	3,884	..	252	..	9,339	+1,308	3,695	9,339
3,674	3,491	..	137	..	7,302	+1,171	8,473	5,402
4,050	2,662	..	34	216	6,962	+2,201	5,699	6,545
4,023	2,868	..	12	..	6,903	+2,833	7,984	6,656
49,341	39,332	..	1,389	726	90,788	+32,208	99,093	87,837
38,224	16,539	..	547	321	55,631	+19,027	42,930	55,631
31,661	12,513	..	904	291	45,369	+24,225	18,746	22,290
9,082	6,507	..	12	13	15,614	+2,299	6,744	9,859
9,769	4,821	..	19	..	14,609	+7,555	7,990	12,772
38,244	13,431	..	551	269	52,495	+5,458	24,547	25,956
6,362	3,220	..	23	29	9,634	+1,631	3,878	6,974
5,966	2,355	..	..	98	8,419	+6,459	2,981	3,258
5,948	3,310	..	79	..	9,337	+1,489	9,335	9,283
9,379	4,757	..	358	250	14,744	+365	3,734	5,985
1,54,635	67,453	..	2,493	1,271	2,25,852	+68,506	1,20,885	1,52,008
26,819	20,754	..	748	260	48,581	+1,57,330	32,309	28,651
28,247	16,407	..	817	15	45,486	+19,777	28,720	31,968
15,545	6,822	..	451	9	22,827	+10,715	10,228	14,587
38,496	14,095	..	684	139	53,414	+18,359	26,179	18,074
18,099	8,794	..	47	..	26,940	+6,015	14,830	10,403
15,336	6,133	..	..	..	21,469	+5,223	8,542	7,329
11,253	5,969	..	15	24	17,261	+1,549	4,410	8,256
7,708	3,150	..	7	138	11,003	+661	6,842	5,549
9,274	5,181	..	660	72	15,187	+1,736	12,062	10,076
9,146	4,587	..	215	..	13,948	+1,976	5,924	7,039
1,634	1,592	..	8	19	3,253	+779	3,460	2,888
2,823	3,999	..	7	..	6,829	−489	9,190	8,051
1,84,380	97,483	..	3,659	676	2,86,198	+2,23,631	1,62,696	1,52,871
53,348	24,165	..	1,586	10,272	89,371	−16,750	72,621	89,371
16,909	6,988	..	212	103	24,212	+7,882	24,298	24,212
13,142	5,001	..	34	10	18,187	+7,128	13,640	13,074
25,180	7,872	..	445	606	34,103	−1,304	13,747	14,102
2,112	1,100	..	1	1	3,214	+378	3,564	3,011
20,858	7,085	..	369	35	28,347	+35,309	43,092	41,876
6,395	4,716	..	279	466	11,856	+1,337	6,932	9,638
1,37,944	56,927	..	2,926	11,493	2,09,290	+33,980	1,77,894	1,95,284
20,807	7,851	..	143	110	28,911	+19,074	13,576	13,166
33,355	14,997	..	190	5	48,547	+33,295	15,929	22,760
14,628	7,785	..	269	507	23,189	+7,852	12,419	17,821
11,594	8,730	..	146	25	20,495	+6,538	13,673	15,573
80,384	39,363	..	748	647	1,21,142	+66,759	55,597	69,320
19,527	7,781	..	1,115	40	28,463	+10,810	22,102	24,285
9,242	4,820	..	35	381	14,478	+361	10,290	14,449
28,769	12,601	..	1,150	421	42,941	+11,171	32,392	38,734
22,327	9,119	..	84	..	31,530	+4,016	5,099	12,133
19,305	9,532	..	444	..	29,281	+8,113	25,857	29,281
13,376	5,178	..	136	60	18,750	+1,793	12,104	10,240
11,903	6,630	..	194	15	18,742	+419	2,177	7,342
7,568	4,935	..	43	15	12,561	+6,618	5,862	6,130
4,326	2,094	..	63	..	6,483	+1,269	2,616	2,480
78,805	37,488	..	964	90	1,17,347	+22,228	53,715	67,606

STATEMENT

CENTRAL BANKS—PROFIT

Classification.	Profit brought forward from last year.	Profit. Interest accrued.	By sale of goods to members.	By purchase and sale of member's products.	Other items.	Total.
1	2	3	4	5	6	7
(b) Central Banks—*continued.*	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Tippera—						
Comilla Central Co-operative Bank, Limited ..	14,111	72,053	..	..	955	73,008
Tippera Raj ditto ..	31,742	26,387	..	..	3,628	30,015
Chandpur ditto ..	10,269	54,515	..	..	33	54,548
Brahmanbaria ditto ..	29,565	43,637	..	..	6,666	50,303
Daudkandi-Gauripur ditto ..	7,135	27,696	..	..	591	28,287
Matlab ditto ..	13,192	29,809	..	..	137	29,946
Nabinagar ditto ..	2,843	31,752	..	..	128	31,880
Laksam ditto ..	5,936	20,751	..	..	549	21,300
Total ..	1,14,793	3,06,600	..	..	12,687	3,19,287
Rajshahi—						
Rajshahi Central Co-operative Bank, Limited ..	5,077	27,380	..	..	1,346	28,726
Puthia ditto ..	3,661	12,201	..	..	220	12,421
Nator ditto ..	6,390	13,984	..	..	174	14,158
Naogaon ditto ..	9,632	18,914	..	..	85	18,999
Total ..	24,760	72,479	..	..	1,825	74,304
Malda—						
Malda Central Co-operative Bank, Limited ..	7,069	12,467	..	..	1,011	13,478
Chanchalraj ditto ..	1,116	8,062	..	..	835	8,897
Harishchandrapur ditto ..	2,956	12,790	..	..	485	13,275
Nawabganj ditto ..	3,818	6,837	..	..	749	7,586
Total ..	14,959	40,156	..	..	3,080	43,236
Pabna—						
Pabna Central Co-operative Bank, Limited ..	10,920	29,462	..	..	849	30,311
Serajganj ditto ..	26,186	37,156	..	..	606	37,762
Ullapara ditto	3,848	21,523	..	..	109	21,632
Shazadpur ditto ..	..	21,002	..	..	16	21,018
Bhanguria ditto ..	..	7,371	..	..	12	7,383
Total ..	40,954	1,16,514	..	..	1,592	1,18,106
Bogra—						
Bogra Central Co-operative Bank, Limited ..	97,487	82,030	..	..	950	82,980
Khanjanpur ditto ..	50	12,039	..	..	71	12,110
Padmapara ditto	3,053	10,007	..	..	339	10,346
Nawadaboga ditto ..	..	10,953	..	..	369	11,322
Chandanbaisa ditto ..	3,272	18,883	..	..	167	19,050
Total ..	1,03,962	1,33,912	..	..	1,896	1,35,808
Rangpur—						
Rangpur Central Co-operative Bank, Limited ..	2,519	18,719	..	..	2,240	20,959
Gaibandha ditto ..	11,279	27,106	..	..	2,546	29,652
Kurigram ditto ..	..	22,006	..	..	1,241	23,247
Nilphamari ditto ..	..	17,976	..	..	3,438	21,414
Total	13,798	85,807	..	..	9,465	95,272
Dinajpur						
Dinajpur Central Co-operative Bank, Limited ..	..	15,851	227	..	819	16,897
Balurghat ditto	102	15,705	24	..	2,404	18,133
Thakurgaon ditto ..	..	12,671	580	..	1,899	15,150
Parbatipur ditto ..	1,764	13,761	38	..	177	13,976
Total ..	1,866	57,988	869	..	5,299	64,156
Jalpaiguri—						
Jalpaiguri Central Co-operative Bank, Limited ..	..	11,637	320	..	564	12,521
Darjeeling—						
Darjeeling Central Co-operative Bank, Limited ..	..	3,784	..	..	1	3,785
Kalimpong .. ditto ..	..	24,927	102	..	3,264	28,293
Pedong ditto ..	..	7,450	59	..	67	7,576
Total ..	..	36,161	161	..	3,332	39,654
Total Central Banks ..	**10,34,398**	**31,43,141**	**1,812**	..	**1,19,791**	**32,64,744**

I.

AND LOSS STATEMENT.

Loss.								
Interest due.	Cost of management paid and due.	Provision for bad and doubtful debts.	Depreciation of stock and buildings.	Other items.	Total.	Net profit+ or loss− (column 23 of balance sheet).	Amount of column 7, actually received.	Amount of column 13, actually disbursed.
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
42,365	14,901	..	624	51	57,941	+15,067	35,709	37,749
9,011	4,150	..	20	52	13,233	+16,782	6,369	7,036
26,913	10,438	..	1,151	205	38,707	+15,841	15,610	20,205
20,140	8,617	..	281	2,068	31,106	+19,197	20,145	16,996
16,673	5,263	..	46	456	22,438	+5,849	7,854	8,102
16,306	5,988	..	240	72	22,606	+7,340	10,169	8,992
19,752	7,148	..	91	70	27,061	+4,819	13,978	12,248
11,843	6,868	..	51	..	18,762	+2,538	15,021	16,239
1,63,003	63,373	..	2,504	2,974	2,31,854	+87,433	1,24,855	1,27,567
12,181	8,972	..	537	291	21,981	+6,745	12,245	21,981
4,805	3,277	..	178	173	8,433	+3,988	3,551	4,183
3,723	4,648	..	188	356	8,915	+5,243	4,916	5,834
98	8,137	..	291	..	8,526	+10,473	8,787	8,526
20,807	25,034	..	1,194	820	47,855	+26,449	29,499	40,524
3,075	4.454	..	542	618	8,689	+4,789	5,101	6,717
4,347	3,768	..	151	..	8,266	+631	4,484	6,159
3,642	6,633	..	308	39	10,622	+2,653	6,299	10,623
3,852	2,473	..	25	32	6,382	+1,204	4,463	4,783
14,916	17,328	..	1,026	689	33,960	+9,277	20,347	28,282
12,746	6,915	..	225	6,458	26,344	+3,967	10,724	7,462
15,384	7,503	..	82	243	23,212	+14,550	10,946	12,135
9,985	4,887	..	612	13	15,497	+6,135	7,617	6,744
13,125	4,065	..	440	3	17,633	+3,385	7,654	5,951
3,909	1,716	..	62	..	5,687	+1,696	1,871	3,471
55,149	25,086	..	1,421	6,717	88,373	+29,733	38,812	35,763
45,199	13,583	..	579	252	59,613	+23,367	7,257	14,788
1,748	2,961	..	99	26	4,834	+7,276	1,919	3,389
7,180	2,614	..	32	321	10,147	+199	1,842	4,566
6,464	2,408	..	112	10	8,994	+2,328	2,280	3,733
13,567	2,639	..	39	36	16,281	+2,769	4,054	6,813
74,158	24,205	..	861	645	99,869	+35,939	17,352	33,289
9,120	8,752	..	958	851	19,681	+1,278	9,229	13,536
8,576	8,094	..	1,287	815	18,772	+10,880	11,195	18,772
11,867	6,252	..	55	485	18,659	+4,588	9,903	11,109
9,387	4,630	..	199	720	14,936	+6,478	10,312	13,841
38,950	27,728	..	2,499	2,871	72,048	+23,224	40,639	57,258
1,672	2,465	..	165	1,029	5,331	+11,566	7,554	5,167
5,546	5,438	..	473	396	11,853	+6,280	13,731	10,957
6,764	3,519	..	..	1,370	11,653	+3,497	8,146	6,251
7,733	3,443	..	70	454	11,700	+2,276	13,338	11,700
21,715	14,865	..	708	3,249	40,537	+23,619	42,769	34,075
5,752	5,591	..	324	553	12,220	+301	11,305	12,104
2,247	551	..	25	215	3,038	+747	1,157	953
7,299	3,901	..	553	2,413	14,166	+14,127	2,413	5,893
3,030	1,716	..	99	443	5,288	+2,288	3,914	2,800
12,576	6,168	..	677	3,071	22,492	+17,162	7,484	9,646
14,57,403	**7,65,581**	**3,637**	**32,076**	**55,602**	**23,14,299**	**9,50,445**	**14,71,808**	**16,33,196**

STATEMENT J.

Operations of Central Anti-Malarial Society and Bengal Co-operative Organisation Society.

Classification.	Number of Societies.		Number of affiliated Societies holding shares in Central Banks.				Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—	
	Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others.	Individuals.	Banks and Societies.	Individuals.	Banks and Societies.	Individuals.	Banks and Societies.
1	2	3	4	5	6	7	8	9	10	11	12	13
							Rs.	Rs.	Rs.	Rs.	Rs	Rs.
Calcutta—												
The Central Co-operative Anti-malarial Society, Limited ..	50	11	..	..	..	..	..	8,969	..	8,694	..	2,076
Figures of last year ..	**49**	**11**	..	..	..	..	..	**19,610**	..	**31,536**	..	**1,811**
Calcutta—												
Bengal Co-operative Alliance, Limited ..	25	4,787	88	4,583	116	..	..	..	..	..	..	..
Figures of last year ..	**25**	**18,988**	**120**	**18,342**	**644**	..	..	..	..	..	..	**1,500**

Classification.	Loans and deposits received during the year from—			Subscriptions received from individual members.	Contributions from affiliated societies.	Contributions or grants from Government or local bodies.	Sale of commodities.	Expenses on account of propaganda work.	Contributions to affiliated societies.	Purchase of commodities required by members.	Cost of management.	Share capital paid up.
	Individuals.	Central Banks.	Primary Societies.									
1	14	15	16	17	18	19	20	21	22	23	24	25
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Calcutta—												
The Central Co-operative Anti-malarial Society, Limited.	..	..	..	53	..	4,318	320	801	..	..	4,230	2,240
Figures of last year ..	..	..	..	**15**	..	**3,123**	**833**	**2,131**	..	**1,310**	**3,946**	**2,235**
Calcutta—												
Bengal Co-operative Alliance, Limited.	..	..	..	138	7,665	..	..	13,632	..	..	4,850	5,743
Figures of last year ..	..	..	..	**138**	**6,586**	**22,000**	**19,998**	**20,335**	..	**10,509**	**16,588**	**5,727**

Classification.	Loans and deposits held at the end of the year from—				Reserve and other Funds.	Working capital.	Profit and loss of the year.	Usual dividend paid on shares.	Most usual rate of interest—		Uncalled and subscribed share capital.
	Individuals.	Societies.	Provincial or Central Banks.	Government.					On borrowings.	On lending.	
1	26	27	28	29	30	31	32	33	34	35	36
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
Calcutta—											
The Central Co-operative Anti-malarial Society, Limited.	..	..	..	..	29,387	31,627	+451	..	..	..	..
Figures of last year ..	**34,322**	..	..	..	**30,924**	**67,481**	**+997**	..	..	..	..
Calcutta—											
Bengal Co-operative Alliance, Limited.	8,126	..	7,000	..	..	20,869	−5,413	..	..	..	..
Figures of last year ..	**7,080**	..	**12,000**	..	..	**24,807**	**+2,405**	..	..	..	..

Statement K

STATEMENT

OPERATIONS OF

Classification.	Number of members.		Number of affiliated societies holding shares in Central Banks.				Loans made during the year to—		Receipts from loans and deposits repaid during the year by—		Loans due by—		Loans and deposits received during the year from—		
	Indivi-duals.	Socie-ties.	Central Credit.	Agricul-tural Credit.	Non-agricul-tural Credit.	Others.	Indivi-duals.	Banks and Socie-ties.	Indivi-duals.	Banks and Socie-ties.	Indivi-duals.	Banks and Socie-ties.	Indivi-duals.	Central Banks.	Primary Socie-ties.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
							Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
The Central Co-operative Paddy Sale Society, Limited, Calcutta ..	..	12	..	..	..	12	..	..	4,51,184	..	38,956	..	2,35,091	2,34,981	..
Milk Union—															
The Co-operative Milk Societies Union, Limited, Calcutta	..	125	..	..	..	125	..	7,133	..	4,442	..	11,684	3,389	..	5,191
The Chittagong Central Co-operative Milk Supply Union, Limited ..	105	7	..	..	..	7	..	8,075	..	6,180	..	6,043	50	..	645
Darjeeling Co-operative Milk Societies Union, Limited ..	89	5	..	..	..	5	..	..	..	..	..	1,345	..	..	475
Darjeeling Creameries Union, Limited ..	5	..	..	..	..	..	71	..	..	..	71	195	545	..	..
Total ..	199	137	..	..	..	137	71	15,208	..	10,622	71	19,227	3,984	..	6,311
Sugarcane Growers Union—															
The Gopalpur Sugarcane Growers' Co-operative Societies, Union, Limited, Rajshahi ..	..	68	..	..	..	68	..	2,701	..	23,019	..	2,526	73	..	..
The Setabgunj Sugarcane Growers' Co-operative Societies Union, Limited, Dinajpur ..	..	451	..	451	..	..	..	54,156	..	69,251	..	62,167	..	..	..
Total ..	..	519	..	451	..	68	..	56,857	..	92,270	..	64,693	73	..	..
Industrial Union—															
The Provincial Co-operative Industrial Societies, Union, Limited, Calcutta	10	14	..	..	..	14	..	76,879	..	74,863	..	17,977	..	..	..
The Alamdanga Co-operative Industrial Union, Limited, Nadia ..	16	5	..	..	..	5	..	..	..	..	..	..	..	8,605	..
The Bankura District Co-operative Industrial Union, Limited	73	70	..	9	..	61	..	8,675	..	9,311	..	24,242	102	..	8
The Gopaldi Co-operative Industrial Union, Limited, Dacca ..	No work.														
The Chittagong Supervising and Industrial Union, Limited ..	..	7	..	..	..	7	..	2,090	..	1,860	..	5,025	..	..	..
The Naogaon Co-operative Industrial Union, Limited, Rajshahi ..	46	35	..	..	35	..	..	..	38	727	..	26,292	..	130	..
The Chaumohani Co-operative Industrial Union, Limited, Noakhali	154	32	..	..	..	32	..	..	1	861	75	35,545	513	..	..
Bengal Co-operative Silk Union, Limited, Malda ..	48	33	..	..	..	33	..	..	..	1,448	..	26,136	176	..	2,825
Bagerhat Co-operative Weaving Union, Limited, Khulna ..	1,287	3	..	..	..	3	..	1,53,115	69	1,53,408	814	12,064	10,000	..	..
Mobaraknagar Co-operative Industrial Union, Limited, Khulna	65	3	..	..	..	3	..	..	..	..	..	..	1,395	32,585	..
Total ..	1,699	202	..	9	35	158	..	2,40,759	108	2,42,478	889	1,47,281	12,186	41,320	2,833
Total Producers' Union	1,898	870	..	460	35	375	71	3,76,824	4,51,292	3,45,370	39,916	2,31,241	2,51,334	2,76,301	9,144
Total previous year ..	**563**	**796**	..	**387**	**123**	**286**	**7,01,146**	**4,30,697**	**6,96,332**	**3,51,070**	**42,377**	**2,85,774**	**1,71,542**	**2,12,315**	**7,630**

K.

PRODUCERS UNIONS.

Purchase of goods from—		Sale of goods to—		Miscellaneous receipts.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from—				Reserve Funds.	Working Capital	Profit and loss of the year.	Usual dividend paid on shares.	Most usual rate of interest—		Uncalled and subscribed share capital.
Members.	Non-members.	Members.	Non-members.				Individuals.	Societies.	Provincial and Central Banks.	Government.					On borrowings.	On lendings.	
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
3,77,298	1,23,741	3,79,406	1,29,037	16,026	10,763	5,450	..	56,220	19,561	..	10,353	91,584	+377	..	6½	..	5,450
1,92,148	62,861	..	3,58,326	69,972	52,572	13,802	8,590	33,104	..	..	1,29,834	1,85,330	+15,607	..	6¼	9⅜	..
5,693	1,123	8,996	..	..	1,545	2,602	2	32	2,604	..	1,550	6,790	+748	..	10½	12½	898
871	..	1,081	..	..	140	8,671	6,468	475	35,751	1,300	1,210	53,875	−150	5	10 15/16	..	..
2,126	..	2,598	..	..	455	28	375	..	..	..	100	503	−144	6	12	..	..
2,00,838	63,984	12,675	3,58,326	69,972	54,712	25,103	15,435	33,611	38,355	1,300	1,32,694	1,46,498	+6,061	..	..	..	898
66,591	..	..	66,752	12,838	4,233	2,963	..	..	..	..	117	3,080	+123	..	6	..	..
..	..	..	..	..	1,784	14,191	60	..	69,825	..	70	84,146	+1,527	6	9⅜	..	..
66,591	..	..	66,752	12,838	5,017	17,154	60	..	69,825	..	187	87,226	+1,650	..	..	..	..
15,883	65,837	15,684	68,406	3,373	8,247	5,937	..	..	..	28,750	..	34,687	+7,066	..	8½	..	3,550
10,494	568	2	8,706	241	341	125	7	..	1,149	4,832	98	6,211	+252	..	..	..	..
..	8,456	308	14,827	247	1,118	10,388	40,628	554	..	4,000	6,814	62,384	+1,552	..	3¾	7½	5,790
..	..	..	..	..	..	320	573	..	..	4,000	98	4,991	+175	..	6	..	..
..	1,338	490	751	258	1,123	5,692	184	..	25,488	3,000	1,369	35,733	+221	..	4	9⅜	5,849
2,100	..	..	2,100	..	837	8,255	627	..	51,000	..	3,832	63,714	+130	..	6	10 13/16	..
6,836	..	7,789	..	2,788	1,830	20,944	..	..	11,459	27,500	5,701	65,604	−551	..	..	..	..
..	58,029	..	83,619	586	10,711	1,58,284	22,398	..	1,00,838	19,304	3,806	3,04,630	+3,429	..	..	..	..
..	38,084	..	46,318	20	2,428	2,044	13	..	9,409	..	..	11,466	+1,288	..	..	..	..
35,313	1,72,312	24,273	2,24,727	7,513	26,635	2,11,989	64,430	554	1,99,343	91,386	21,718	5,89,420	+13,562	..	..	..	15,189
6,80,035	3,60,037	4,16,354	7,79,593	1,06,349	98,127	2,59,696	79,925	90,385	3,27,084	92,686	1,64,952	10,14,728	+31,650	..	..	..	24,517
5,80,302	**1,70,379**	**3,06,529**	**5,51,812**	**93,091**	**1,06,586**	**91,867**	**54,360**	**64,575**	**2,41,419**	**77,974**	**1,84,231**	**7,14,426**	**−15,164**	..	..	..	**68,207**

Statement showing Capital, Reserve, Deposit and loans received, Loans outstanding and Cash Balances of Principal Co-operative Banks at the end of the provincial Co-operative year, 1940-41, Bengal.

Serial No.	Name of bank.	Year.	Capital and Reserve.				Deposits and loan from—					Loans due by—			Cash in hand and in bank.
			Paid up share capital.	Reserve fund (section 23 of Co-operative Societies Act, II of 1912).	Other Funds.	Total.	Non-member's and member's deposit in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Total.	Members (individual).	Banks and Societies.	Total.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
			Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
			Class A—Banks having Capital and Reserve over 5 lakhs.												
1	Bengal Provincial Co-operative Bank, Ltd. ..	1940-41 ..	19,40,300	7,80,193	31,01,868	58,22,361	2,58,88,650	41,87,256	41,47,643	33,67,000	3,75,90,549	..	1,49,72,958	1,49,72,958	88,842
2	Bengal Nagpur Railway Employees Co-operative Urban Bank, Ltd. ..	1940-41 ..	24,92,282	6,03,720	5,34,231	36,30,233	19,28,700	..	..	..	19,28,700	39,86,695	..	39,86,695	1,58,500
3	East Indian Railway Employees Credit Society, Ltd. ..	1940-41 ..	13,70,770	5,57,875	2,32,474	21,61,119	11,23,630	..	..	..	11,23,630	55,00,844	..	55,00,844	11,71,161
4	Eastern Bengal Railway Employees Co-operative Credit Societies, Ltd. ..	1940-41 ..	11,43,504	3,84,329	69,483	15,97,316	8,89,857	..	..	..	8,89,857	67,11,560	..	67,11,560	13,434
5	Calcutta Corporation Credit Society, Ltd. ..	1940-41 ..	4,72,000	1,21,000	3,500	5,96,500	5,01,904	..	5,545	..	5,07,449	28,60,000	..	28,60,000	76,796
6	Mymensingh Central Co-operative Bank, Ltd. ..	1940-41 ..	2,92,365	3,71,664	1,33,374	7,97,403	16,349	2,14,379	..	..	2,30,728	..	23,59,905	23,59,905	23,290
7	Chittagong Urban Co-operative Bank, Ltd. ..	1940-41 ..	1,99,920	2,11,693	1,60,099	5,71,712	6,60,058	2,724	50,602	..	7,13,384	7,54,654	1,47,850	9,02,504	12,449
8	Co-operative Credit Society of the Port Commissioners of Calcutta	1940-41 ..	3,59,760	1,35,397	54,287	5,49,444	5,82,680	..	..	..	5,82,680	22,60,859	..	22,60,859	2,235
	Total ..	1940-41 ..	82,70,901	31,65,871	42,89,316	1,57,26,088	3,15,91,828	44,04,959	42,03,790	33,67,000	4,35,66,977	2,20,74,612	1,74,80,713	3,95,55,325	15,46,707
			Class B—Banks having Capital and Reserve over 1 lakh and less than 5 lakhs.												
	Presidency Division.														
1	Bengal Secretariat Co-operative Society, Ltd., Calcutta ..	1940-41 ..	2,00,480	72,483	90,504	3,63,467	9,41,525	..	..	..	9,41,525	12,00,531	..	12,00,531	25,550
2	Customs General Co-operative Credit Society, Ltd. ..	1940-41 ..	1,06,360	33,040	1,100	1,40,500	2,63,500	..	..	..	2,63,500	2,47,163	..	2,47,163	6,689
3	Calcutta Police Co-operative Credit Society, Ltd. ..	1940-41 ..	96,870	24,126	10,376	1,31,372	21,600	..	..	..	21,600	1,40,828	..	1,40,828	2,443
4	Kilburn Writers' Co-operative Society, Ltd. ..	1940-41 ..	1,20,759	15,667	..	1,36,426	2,18,877	..	..	..	2,18,877	4,26,242	..	4,26,242	21,481
5	Marine and Engineering Co-operative and Thrift Society, Ltd. ..	1940-41 ..	2,02,257	10,797	..	2,13,054	..	..	..	..	..	1,14,857	..	1,14,857	19,482
6	Postal Co-operative Credit Society of Calcutta, Ltd. ..	1940-41 ..	2,06,061	73,763	10,534	2.90,358	5,82,520	..	..	..	5,82,520	8,91,667	..	8,91,667	248
7	Post and Telegraph Accounts Co-operative Credit Society, Ltd.	1940-41 ..	1,53,320	35,771	55,240	2,44,331	3,69,741	..	..	..	3,69,741	8,80,780	..	8,80,780	36,862
8	Treasury Buildings Co-operative Credit Society, Ltd. ..	1940-41 ..	90,632	37,654	16,487	1,44,773	2,43,597	..	..	..	2,43,597	4,82,250	..	4,82,250	15,827
9	Calcutta Central Telegraph Co-operative Credit Society, Ltd.	1940-41 ..	64,520	40,532	..	1,05,052	4,300	..	..	..	4,306	1,72,259	..	1,72,259	2,281
10	Eastern Bengal Railway Junior Co-operative Urban Bank, Ltd.	1940-41 ..	1,01,546	13,948	8,349	1,23,843	38,843	..	..	..	38,843	3,95,077	..	3,95,077	23,103
11	Gun and Shell Factories Co-operative Society, Ltd. ..	1940-41 ..	94,859	25,055	300	1,20,214	17,400	..	..	..	17,400	1,94,086	..	1,94,086	22,246
12	Ichapur Rifle Factory Co-operative Credit Society, Ltd.	1940-41 ..	2,22,365	91,023	11,117	3,24,505	3,90,639	..	..	..	3,90,639	6,02,293	..	6,02,293	72,013
13	Burmah Shell Employees Co-operative Credit Society, Ltd. ..	1940-41 ..	1,17,280	20,781	..	1,38,061	59,461	..	..	..	59,461	2,71,981	..	2,71,981	5,674
14	Taki Central Co-operative Bank, Ltd.	1940-41 ..	77,665	55,136	69,795	2,02,596	305	40,098	40	..	40,443	..	3,50,283	3,50,283	8,283
15	Jessore Central Co-operative Bank, Ltd.	1940-41 ..	71,000	94,737	57,573	2,23,310	4,11,529	41,193	15,943	..	4,68,665	..	3,89,653	3,89,653	2,266
16	Magura Central Co-operative Bank, Ltd.	1940-41 ..	65,000	65,600	47,195	1,77,795	5,40,787	88,665	6,053	..	6,35,505	..	5,03,668	5,03,668	6,933
17	Narail Central Co-operative Bank, Ltd.	1940-41 ..	48,484	32,375	54,681	1,35,540	3,36,374	65,208	6,491	..	4,08,073	..	3,29,696	3,29,696	2,391

18	Khulna Central Co-operative Bank, Ltd.	1940-41 ..	66,370	1,46,121	2,216	2,14,707	3,40,034	54,888	25,903	..	4,20,825	..	4,09,900	4,09,900	21,198
19	Nadia Central Co-operative Bank, Ltd.	1940-41 ..	52,368	40,000	19,166	1,11,534	6,52,425	2,000	28,652	..	6,83,077	..	3,33,273	3,33,273	8,086
20	Kushtia Central Co-operative Bank, Ltd.	1940-41	60,320	44,795	26,784	1,31,899	1,73,900	2,64,391	4,120	..	4,42,411	..	3,70,800	3,70,800	3,199
21	Berhampur Central Co-operative Bank, Ltd.	1940-41 ..	56,370	41,000	60,558	1,57,928	6,35,725	..	39,164	..	6,74,889	..	2,89,198	2,89,198	2,02,983
	Total ..	..	22,74,886	10,14,404	5,41,975	38,31,265	62,43,188	5,56,443	1,26,366	..	69,25,997	59,20,014	29,76,471	88,96,485	5,09,238
	Burdwán Division.														
1	Burdwan Central Co-operative Bank, Ltd.	1940-41 ..	1,14,530	1,44,190	1,20,555	3,79,275	27,20,274	..	487	..	27,20,761	..	4,93,824	4,93,824	11,302
2	Kalna Central Co-operative Bank, Ltd.	1940-41 ..	42,002	20,910	49,475	1,12,387	3,107	12,189	133	..	15,429	..	2,26,835	2,26,835	2,605
3	Midnapore Central Co-opertive Bank, Ltd.	1940-41 ..	1,05,920	82,200	61,499	2,49,619	4,30,249	16,696	14,866	..	4,61,811	..	3,05,456	3,05,456	1,26,023
4	Tamluk Central Co-operative Bank, Ltd.	1940-41 ..	59,555	39,020	62,907	1,61,482	2,24,282	..	19,539	..	2,43,821	..	2,53,919	2,53,919	95,625
5	Birbhum Central Co-operative Bank, Ltd.	1940-41 ..	51,035	29,687	44,351	1,25,073	3,34,972	..	23,753	..	3,58,725	..	2,49,057	2,49,057	2,750
6	Rampurhat Central Co-operative Bank, Ltd.	1940-41 ..	33,205	35,000	45,482	1,13,687	2,87,416	25,932	18,134	..	3,31,482	..	2,49,687	2,49,687	5,654
7	Nalhati Central Co-operative Bank, Ltd.	1940-41 ..	49,350	27,405	50,880	1,27,635	1,15,941	1,62,403	13,435	..	2,91,779	..	6,65,922	6,65,922	3,397
8	Hooghly Central Co-operative Bank, Ltd.	1940-41 ..	66,515	17,261	23,388	1,07,164	3,49,335	7,736	98,988	..	4 56,059	..	3,24,044	3,24,044	11,064
9	Bankura Central Co-operative Bank, Ltd.	1940-41 ..	62,360	31,300	21,745	1,15,405	3,55,221	..	32,671	..	3,87892	..	2,09,859	2,09,859	22,215
10	Baidyabati Sheoraphuly Co-operative Society, Ltd. ..	1940-41 ..	39,788	29,300	73,600	1,42,688	1,04,918	..	..	..	1,04,918	1,16,031	..	1,16,031	10,073
11	Chatra Serampore Co-operative Society, Ltd.	1940-41 ..	60,900	86,992	31,215	1,79,107	5,05,789	20,000	..	..	5,25,789	4,78,240	..	4,78,240	382
12	Bally Co-operative Credit Society, Ltd.	1940-41 ..	59,595	36,024	31,846	1,27,465	2,41,178	..	..	..	2,41,178	2,46,538	..	2,46,538	26,107
13	Ghatal People Urban Bank, Ltd.	1940-41 ..	73,703	51,727	15,050	1,40,480	1,345	..	..	..	1,345	63,839	..	63,839	..
	Total ..	..	8,18,458	6,31,016	6,31,993	20,81,467	56,74,027	2,44,956	2,22,006	..	61,40,989	9,04,648	29,78,603	38,83,251	3,17,197
	Dácca Division.														
1	Dacca Central Co-operative Bank Ltd.	1940-41 ..	1,32,940	1,42,124	55,959	3,31,023	6,99,555	59,322	32,115	..	7,90,992	..	7,37,310	7,37,310	197
2	Narayanganj Central Co-operative Bank, Ltd.	1940-41 ..	83,745	62,631	1,02,000	2,48,376	1,74,583	4,85,409	3,710	..	6,63,702	..	5,88,546	5,88,546	26,389
3	Manikganj Central Co-operative Bank, Ltd.	1940-41 ..	47,952	31,700	44,480	1,24,132	1,73,625	88,537	3,481	..	2,65,643	..	2,27,563	2,27,563	2,176
4	Bikrampur Central Co-operative Bank Ltd.	1940-41 ..	45,240	48,100	1,12,988	2,06,328	58,944	1,26,200	337	..	1,85,481	..	2,09,546	2,09,546	6,844
5	Raipura Central Co-operstive Bank, Ltd.	1940-41 ..	87,150	67,000	1,21,453	2,75,603	93,569	6,80,000	12,212	..	7,85,781	..	6,83,765	6,83,765	3,719
6	Faridpur Central Co-operative Bank, Ltd.	1940-41 ..	62,665	1,03,023	1,09,934	2,75,622	3,59,965	92,750	4,592	..	4,57,307	861	4,01,440	4,02,301	3,613
7	Madaripur Central Co-operative Bank, Ltd.	1940-41 ..	98,350	66,785	1,28,632	2,93,767	1,97,834	6,36,236	14,187	..	8,48,257	..	6,70,733	6,70,733	21,503
8	Goalundo Central Co-operative Bank, Ltd.	1940-41 ..	49,175	53,610	50,815	1,53,600	2,98,884	71,063	4,512	..	3,74,459	..	3,36,585	3,36,585	7,833
9	Gopalganj Central Co-operative Bank, Ltd.	1940-41 ..	49,475	37,187	53,879	1,40,541	2,45,674	21,460	11,692	..	2,78,826	..	2,59,785	2,59,785	256
10	Barisal Central Co-operative Bank, Ltd.	1940-41 ..	1,24,335	1,29,500	63,435	3,17,270	11,11,825	52,351	92,147	..	12,56,323	..	11,67,346	11,67,346	32,128
11	Khepupara Central Co-operative Bank, Ltd.	1940-41 ..	97,252	1,09,874	1,65,938	3,73,064	8,307	2,85,567	22,906	..	3,16,780	..	3,84,984	3,84,984	4,710
12	Bhola Central Co-operative Bank, Ltd.	1940-41 ..	44,111	23,736	52,053	1,19,900	92,667	2,98,733	11,271	..	4,02,671	..	3,35,206	3,35,206	3,640
13	Patuakhali Central Co-operative Bank, Ltd.	1940-41 ..	33,066	40,285	42,414	1,15,765	90,668	1,07,375	5,198	..	2,03,241	..	1,91,958	1,91,958	5,998
14	Mathbaria Central Co-operative Bank, Ltd.	1940-41 ..	44,000	32,170	33,785	1,09,955	43,980	1,70,119	16,441	..	2,30,540	..	2,24,836	2,24,836	11,883
15	Bakarganj Sundarban Central Co-operative Sale and Supply, Ltd.	1940-41 ..	1,28,285	57,786	14,710	2,00,781	58,009	34,151	..	..	92,160	..	3,723	3,723	4,260
16	Jamalpur Central Co-operative Bank, Ltd.	1940-41 ..	90,720	1,03,298	1,37,443	3,31,461	1,00,849	34,039	12,083	..	1,46,971	..	6,51,516	6,51,516	4,261
17	Kishoreganj Centrral Co-operative Bank, Ltd.	1940-41 ..	64,775	52,172	42,933	1,59,880	2,712	31,000	7	..	33,719	..	3,79,732	3,79,732	8,136
18	Tangail Central Co-operative Bank, Ltd.	1940-41 ..	1,14,470	86,483	75,100	2,76,053	6,163	1,17,809	1,218	..	1,25,190	..	10,51,997	10,51,997	16,030

Serial No.	Name of bank.	Year.	Capital and Reserve.				Deposits and loan from—					Loans due by—			Cash in hand and in bank.
			Paid up share capital.	Reserve fund (section 23 of Co-operative Societies Act, II of 1912).	Other Funds.	Total.	Non-member's and member's deposit in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Total.	Members (individual).	Banks and Societies.	Total.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
	Dacca Division—*concld.*		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
19	Pingna Central Co-operative Bank Ltd.	1940-41 ..	39,140	25,756	51,639	1,16,535	794	18,254	649	..	19,697	..	3,31,856	3,31,856	3,536
20	Netrakona Central Co-operative Bank, Ltd.	1940-41 ..	44,158	22,623	43,386	1,10,167	18,951	83,004	242	..	1,02,197	..	3,47,149	3,47,149	9,733
21	Mymensingh Central Co-operative Town Bank, Ltd. ..	1940-41 ..	96,681	74,913	..	1,71,594	3,95,135	..	..	..	3,95,135	3,91,473	2,000	3,93,473	35,160
	Total ..		15,77,685	13,70,756	15,02,976	44,51,417	42,32,693	34,93,379	2,49,000	..	79,75,072	3,92,334	91,87,576	95,79,910	2,12,005
	Chittagong Division.														
1	Chittagong Central Co-operative Bank, Ltd.	1940-41 ..	95,302	49,560	63,666	2,08,528	2,06,465	4,915	2,28,820	..	4,40,200	..	3,59,505	3,59,505	4,487
2	Noakhali Central Co-operative Bank, Ltd.	1940-41 ..	66,500	36,667	20,728	1,23,895	2,62,433	1,10,150	52,673	..	4,25,256	..	3,73,136	3,73,136	744
3	Feni Central Co-operative Bank, Ltd.	1940-41 ..	61,875	50,000	24,900	1,46,775	4,30,418	10,457	24,982	..	4,65,857	..	3,72,150	3,72,150	37,790
4	Assam Bengal Railway Employees Credit Society, Ltd. ..	1940-41 ..	2,08,860	79,974	67,957	3,56,791	4,76,645	..	..	..	4,76,645	6,93,107	..	6,93,107	58,213
5	Chittagong Islamabad Town Bank, Ltd.	1940-41 ..	93,775	1,20,550	56,172	2,70,497	5,00,960	..	1,000	..	5,01,960	4,51,641	2,09,983	6,61,624	8,518
6	Sadarghat Urban Co-operative Bank, Ltd.	1940-41 ..	77,760	42,002	22,172	1,41,934	1,78,213	..	..	..	1,78,213	2,87,027	451	2,87,478	1,144
7	Comilla Central Bank, Ltd.	1940-41 ..	1,28,880	1,03,219	41,359	2,73,458	5,30,899	5,30,016	2,151	..	10,63,066	..	7,18,704	7,18,704	4,226
8	Chandpur Central Bank, Ltd. ..	1940-41 ..	1,10,429	99,031	1,11,155	3,10,615	3,23,035	3,05,720	8,960	..	6,37,715	..	5,88,502	5,88,502	736
9	Brahmanbaria Central Bank, Ltd.	1940-41 ..	77,985	51,984	50,953	1,80,922	2,14,441	3,96,000	15,157	..	6,25,598	..	5,19,767	5,19,767	1,197
10	Daudkandi-Gouripur Central Bank, Ltd.	1940-41 ..	40,813	21,200	45,053	1,07,066	11,949	3,16,891	1,668	..	3,30,508	..	2,77,311	2,77,311	1,075
11	Matlab Central Bank, Ltd. ..	1940-41 ..	53,785	32,219	58,048	1,44,052	30,397	3,68,000	3,139	..	4,01,536	..	3,52,986	3,52,986	160
12	Nabinagar Central Bank, Ltd. ..	1940-41 ..	49,450	17,233	39,171	1,05,854	28,076	3,65,000	10,399	..	4,03,475	..	3,47,086	3,47,086	706
13	Comilla Peoples Co-operative Bank, Ltd.	1940-41 ..	65,780	39,994	11,951	1,17,725	3,35,706	..	..	..	3,35,706	2,40,291	1,11,534	3,51,825	5,636
	Total ..		11,31,194	7,43,633	6,13,285	24,88,112	35,29,637	24,07,149	3,48,949	..	62,85,735	16,72,066	42,31,115	59,03,181	1,24,632
	Rajshahi Division.														
1	Rajshahi Central Co-operative Bank, Ltd.	1940-41 ..	53,095	35,927	48,855	1,37,877	2,21,748	64,656	8,576	..	2,94,980	..	2,84,709	2,84,709	11,516
2	Naogaon Central Co-operative Bank, Ltd.	1940-41 ..	52,140	37,359	63,602	1,53,101	1,95,561	16,161	33,017	..	2,44,739	..	2,35,887	2,35,887	7,251
3	Naogaon Co-operative Land Mortgage Bank, Ltd. ..	1940-41 ..	58,720	22,374	31,826	1,12,920	93,638	96	84,189	..	1,77,923	2,32,678	14,916	2,47,594	52
4	Pabna Central Co-operative Bank, Ltd.	1940-41 ..	1,04,700	1,04,877	1,13,606	3,23,183	4,44,383	74,260	16,784	..	5,35,427	..	3,22,530	3,22,530	9,822
5	Serajganj Central Co-operative Bank, Ltd. ..	1940-41	82,790	70,390	1,13,761	2,66,941	2,50,558	1,35,237	61,891	..	4,47,686	..	4,96,835	4,96,835	3,051
6	Shazadpur Central Co-operative Bank, Ltd.	1940-41 ..	41,200	25,794	65,402	1,32,396	1,19,205	1,79,500	8,017	..	3,06,722	..	2,90,872	2,90,872	5,331
7	Ullapara Central Co-operative Bank, Ltd.	1940-41 ..	39,702	25,964	51,223	1,16,889	1,29,679	85,135	14,340	..	2,29,154	..	2,35,460	2,35,460	60
8	Bogra Central Co-operative Bank, Ltd.	1940-41 ..	1,28,205	91,572	1,02,517	3,22,294	5,27,436	3,75,412	42,780	..	9,45,628	..	7,55,545	7,55,545	12,187
9	Gaibandha Central Co-operative Bank, Ltd.	1940-41 ..	57,424	32,974	21,900	1,22,298	1,72,931	2,23,646	56,934	..	4,53,511	..	3,57,962	3,57,962	15,121
10	Kurigram Central Co-operative Bank, Ltd.	1940-41 ..	42,995	30,162	47,485	1,20,642	61,841	1,86,312	1,466	..	2,49,619	..	2,60,274	2,60,274	8,306
11	Kalimpong Central Co-operative Bank, Ltd.	1940-41 ..	33,490	34,000	65,357	1,32,847	13,251	97,235	4,893		1,15,379	..	2,48,205	2,48,205	2,774
12	Balurghat Central Co-operative Bank, Ltd.	1940-41 ..	46,405	23,787	31,138	1,01,330	1,42,457	1,62,413	13,668	..	3,18,538	..	2,97,101	2,97,101	24,755
	Total ..		7,40,866	5,35,180	7,56,672	20,32,718	23,72,688	16,00,063	3,46,555	..	43,19,306	2,32,678	38,00,296	40,32,974	1,00,226
	Grand Total ..		65,43,089	42,94,989	40,46,901	1,48,84,979	2,20,52,233	83,01,990	12,92,876	..	3,16,47,099	91,21,740	2,31,74,061	3,22,95,801	12,63,298

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